TO WOMEN OF THE BUSINESS WORLD

BY EDITH JOHNSON

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BUSINESS WORLD

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BY
EDITH JOHNSON

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TO

MARIE, MY SISTER

WHO KNOWS THE JOYS AND THE STRUGGLES,
THE ASPIRATIONS AND THE STIMULATING EX-
PERIENCES OF AN ACTIVE BUSINESS LIFE,
THIS VOLUME IS AFFECTIONATELY DEDICATED

PREFACE

TODAY there are more than nine millions of women in industry.

Some of these women are just beginning their work in the business world. Others have been in business two or five or ten years without having made much progress in it, and almost daily they are asking themselves the reason why. Still others are steadily forging ahead; they are well started on the road to success.

Since entering the business world some fifteen years ago, I have pondered a good deal over the unequal struggles, the ambitions, the needs, the limitations, and the capabilities of women in business. Few days pass that one or more of these women does not come to me or write to me, asking how she shall choose a vocation, how she shall make a start in industry, or, if she is one among those who are making no appreciable progress, how she may become more efficient and how she may get on in the world.

From trying to advise many individual women, I have conceived the idea of putting the results of my observations, investigations, and experiences into a book that will be available to all.

This book, therefore, contains a series of intimate,

straight-from-the-heart talks to women, touching upon their manifold problems from the moment the need or the desire to enter upon a gainful occupation is felt to the fulness of success in a chosen career.

Work, like health, is normal, as every woman discovers when she finds the work for which she is best fitted and masters the fundamentals of that work. In this book I explain how an aspiring woman may estimate her fitness for a given task with reference to its requirements in the way of health, training, intellectual, moral, and emotional qualities; how she shall make application for a position, and how she shall fill it with the greatest success for herself and the maximum of satisfaction to the individual or the firm to whom she sells a day's work for a day's pay.

Not the least factor in a woman's success is her apparel, and the woman who understands the art of dressing in a manner appropriate to her work and her position, has mastered one of the fundamentals of commercial success. This woman, too, must realize that there is a code of manners for the counting-room, the store, and the business office as definite and as inviolable as the code that is current in a fashionable drawing-room. Nor will a clever woman in business underestimate the value of a speaking voice that has been modulated to fall pleasantly on the ear.

Where one personality is born, ten more are made.

Who that has seen a timid, unprepossessing, ineffectual-looking girl transformed within a few years into a finished woman of the world, poised, charming, the mistress of every situation, and, it may be, quietly dynamic, will question the possibility of building a personality that will open every door to success? American women have a genius for this type of self-development, a matter of such paramount importance that no work of this nature would approach completeness without a fair treatment of it.

One of the chief dangers to woman in business is that of bodily fatigue. She who knows how to eat for strength as well as satisfaction, how to choose her recreations wisely, how to rest and how to secure the maximum of physical and mental benefit as well as pleasure from her vacation-time is the woman who will stay in the game longest and who will reap the substantial rewards. Continuity of effort, so essential in all business, is possible only to the woman whose health and strength are dependable.

It is not enough that a woman shall make money. She must know how to spend it wisely, how to save a proper proportion of her earnings, and how to secure and safeguard her future by good investments. In this book I have outlined a plan of saving for small and large incomes alike, and a plan for the control of expenditures through the building and operation of a budget.

I have avoided glittering generalities. It has been my constant aim to offer the reader simple, concrete information, advice, and suggestion. Taken as a whole, it will furnish a definite philosophy of business life and success.

From such contacts as I have had with women in business, I have come to know that many of them are hungry for constructive ideas which they can appropriate to their own lives and careers. These women are eager for success. They are seeking to find happiness in their work, and naturally enough, they want to secure as compensation for their efforts the maximum of income.

Bookstalls and libraries are well supplied with volumes of information and inspiration for men who have recognized their need for such aids to the development of their talents. Heretofore, the needs of women have been ignored or neglected except in the daily press, and in a few women's magazines that have treated their problems in a rather casual way.

This book has been written with the desire of supplying the needs of the millions of women in industry and the professions who are valiantly taking as their motto, "What man has done, woman can do likewise."

E. J.

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CHAPTER I

WOMAN'S PLACE IN BUSINESS
SELECTING A VOCATION
WEIGHING THE REQUIREMENTS
CHOOSING AN EMPLOYER
HOW TO APPLY FOR A PLACE

TO WOMEN OF THE BUSINESS WORLD

CHAPTER I

WOMAN'S PLACE IN BUSINESS

WOMAN is in business, and she is there to stay.

The voice that has insisted "there is no place like home" for her grows increasingly faint with time.

More than a quarter of a century ago, thousands of young women in this country began to realize that there was not enough work at home to occupy them and hold their interest after they left school. So, they went out to find or to make new places for themselves in industry, joining those women who already had been forced into business by necessity. The majority of those young women found an absorbing occupation and an opportunity for self-development. They made acquaintance with a world that had been an unknown quantity to their mothers, and not the least of their rewards was a weekly or a monthly pay envelope containing money all their very own.

There was a time when a girl could remain at home indefinitely and be self-supporting. There was flax to spin, cloth to be woven, meats to be cured, candles to

mold, bread to make, washing and ironing to be done, and garments for the whole family to be cut and sewed.

But, that very girl of a former generation who could remain at home with dignity, performing her share of the necessary labors, no longer finds a place for the employment of her energies within her own four walls. With all the heavier activities of the home taken care of on the outside, she can do no more than be a helper, and sometimes not even that.

Where can she go?

There is but one answer. She must take her place in the great world of trade and commerce and carry her share of the burden there.

This change of scene for her activities came with a suddenness that rather shocked the world. And to this day there are timorous persons still asking if she is occupying her proper place.

The whole world marvels at the speed of her self-adjustment. After a few years of training and experience, she is filling her place in business as easily and naturally in most instances as if she had been there for centuries. Her employer, likewise, is becoming reconciled to her. Ten years ago, one heard men speak of woman as "a necessary evil in business." She was given habitually the lesser task and seldom was she trusted with responsibility. Some employers remained sufficiently sentimental to say that they could

not send her out in the rain, nor could they bear to think of her working after nightfall. Within the past decade, however, those same men have discovered that a woman bent on earning a weekly wage has few fears of the dark, and that certain members of the sex are just as fearless and as game as men when it comes to accomplishing a given result.

The increase in the number of women in business within the past thirty or forty years is nothing short of revolutionary.

In 1910 more than 80 per cent. of the males over ten years of age in this country were engaged in gainful occupations. This percentage represents only a 3 per cent. increase in the previous thirty years.

In 1910, 23 per cent. of the females of this country were occupied in gainful occupations, an increase from the year 1880 of 58 per cent.

The necessities of war greatly augmented the number, and according to the latest estimates over 9,000,000 are now employed in industry.

Since the war, men are thinking about women in business with a new seriousness, and there is hardly an industry of any importance that does not employ a number of women as clerks, book-keepers, saleswomen, stenographers, and workers at machines. Every year witnesses women entering upon occupations that heretofore have been considered suitable only for males.

They are "claiming all labor for their province," fulfilling the prophecy of Olive Schreiner, and in the majority of cases, they are finding health, self-respect, and happiness as well as material gain.

Too seldom does the world pause to consider how much kinder and more human business has become since woman invaded the market-place.

Her presence there has done more, I believe, than labor's strikes and struggles to shorten the working-day and to improve the conditions under which work is performed. The eight-hour day, to a very considerable extent, is of woman's making, the 5 o'clock closing hour and the half-holiday per week in June, July, and August where the Saturday afternoon off is not the general rule. Man will extract the last possible moment of effort from his own sex where he is instinctively more considerate of woman's lesser strength.

Well-ventilated, well-lighted, and sanitarily kept workrooms, rest-rooms, and other creature comforts provided in factories, stores, and office buildings are largely the results of woman's presence in industry.

When a woman goes out into the world to get a living, she does not leave her sense of order or her love of beauty at home. On the contrary, she takes it right along with her to protest against dark, ugly, and unsafe quarters. Often this protest is a silent one, though it is none the less eloquent. She suffers mental and spirit-

ual depression if she is not made actually ill by unwholesome surroundings, and she is apt to leave one place in order to look for better conditions in the next.

When an employer sends his agent to discover the cause for her dissatisfaction, he learns, sometimes to his surprise, that the women in his employ do not like the kind of workroom he provides. If he is an astute person, he perceives that it will be to his own selfish advantage to improve conditions; that women are made distinctly unhappy and that they cannot be expected to deliver their best work in the same dingy, dirty quarters to which men, formerly, did not give a thought.

The impulse that moves a woman to lay a white cloth on the table, to keep her silver brightly polished, to garnish a dish before bringing it to the table, to draw the most comfortable chair under the reading-lamp, to open the window and let in the fresh air of the early morning, to plant a flower in her dooryard, is producing its effect in the business world.

Her passion for orderliness and cleanliness is felt appreciably in the iron street and in the grim market-place, happily so much less grim than formerly by reason of her gentle presence and her civilizing influence there.

It is difficult for women, however they may try, to be wholly impersonal in business. For countless genera-

tions the personal element has colored their lives. Hence, they have traded to some extent, at least, consciously or unconsciously, on their sex. They have demanded certain things simply because they were women, and for the same reason, their demands have been met. Therefore, while they have been securing benefits for themselves in business, they have secured similar benefits for their brothers as well.

Women exhibit greater patience than men with detail work, and, therefore, much of it has been turned over to them. They are more biddable than men, and when they like their employer, they have a genuine sense of personal devotion to him. You often hear one woman worker remarking to her associate, "Isn't the boss a perfect dear?" The very presence of a woman who cherishes this kindly feeling for the man who gives her work and pays her for it, has a softening influence upon him, and hence, upon the whole market-place.

Men and women work together more harmoniously than men, alone, or women, alone, for that matter. Through their daily associations, they are learning each other's limitations, each other's potentialities, each other's problems, and each other's viewpoint as men and women never were able to understand in social and domestic life.

How fine a thing is this increasing camaraderie among men and women! At least, it will go a long way

toward effecting the realization of one writer's prophecy that five hundred years hence there will be no quarrels between the men and women of the world.

SELECTING A VOCATION

"How shall I find my work?"

How many young women have asked themselves this question, only to have it answered with an echo.

The few are called in terms so unmistakable that they cannot be misled. Having marked inclinations and strength in the fundamentals of character, they gravitate easily and naturally toward their proper line of work. The great majority, however, have no well-defined inclinations. They find it very hard to choose a vocation. One line of effort looks about as attractive or unattractive as another. Very often they permit circumstance to be the deciding factor with them.

Is it surprising that countless young women seize upon their first opportunity to make a dollar that comes to them?

Unacquainted with themselves and their qualifications; unacquainted with the conditions, requirements, and compensations of the work they believe they want to undertake; unacquainted with the world at large, they start out bravely, expecting to learn from experience, that often effective and sometimes cruel teacher.

Not infrequently, years have passed before they begin to make an appreciable progress at their task.

Many are the causes of misfits in industry. Chief among them are ignorance, unpreparedness, and lack of a definite purpose. Immature judgment and the want of a wise person to advise at the critical moment are responsible for numerous mistakes. Eager though parents may be to guide their children into the right channels of effort, they are not always prepared to point them to the right road.

Sometimes a girl will take up an occupation for no other purpose than to be near a chum. Mary, who took a course in business college and who now is rejoicing in a weekly pay envelope, assures Jane that "it is such fun in the office, and the boss is awfully nice." So Jane, without pausing to consider seriously whether she is best fitted to become a milliner, a seller of ready-to-wear clothing, a teacher, an architect, or a stenographer, enrolls in the business college recommended by Mary. She experiences difficulty with spelling in business college—she never thought it worth while to bother with it much in the grade school—and, to her amazement, her subsequent experience in the office, colorfully described as "loads of fun," proves rather trying, a genuine disappointment, in fact.

Occasionally a parent is too narrow-minded or too jealous, strange as that may seem, to assist in the

development of a daughter's talent. She does not want her daughter to be better educated, more successful, happier, and more admired than she has been.

"Selling ribbons was good enough for me before I married, and what was good enough for me is good enough for you," declares Mildred's mother, who cannot sympathize with or understand her daughter's desire and ambition to study medicine. To Mildred's mother, it is "all foolishness" for a woman to try to be a doctor, and she tells Mildred that if she ever secures the necessary education, she will have to work her way through school.

How is Mildred going to secure that education? She is living in a small town, hundreds of miles distant from an university and medical college. Her family has not the funds to support her while she takes her university and medical courses even if they were in accord with her desire. If she is a girl of exceptional strength, courage, and initiative, she will find a way. There is a great variety of work to be done in all college towns, and once she is launched, she is not likely to fail.

Then, there is that other type of mistaken mother who overestimates her daughter's ability, and who forces her into a work for which she has neither the talent nor education. Because Margaret likes to scribble, and has taken one or two prizes in school essay contests, her mother is convinced that Margaret is

destined to become a successful writer. Or, Helen's parents squander thousands of dollars on piano lessons when she would be so much happier if they would permit her to study home economics or nursing.

Extremely difficult is the situation of a woman who longs to follow a line of work for which there is no market in her locality. If she is self-reliant and possesses courage and initiative, she may seek her opportunity among strangers. Not every girl is prepared to strike out in a field that is wholly unfamiliar to her without great cost to herself. Hundreds of girls who would do well in their home towns are attracted by what appear to be the brighter prospects of a city. Without adequate preparation, without funds or friends, without knowledge of the city or its ways of life and work, they exchange their comfortable home-town environment for the perils, the hazards, and discomforts of life in a city on pitifully small incomes.

If a girl is determined to try her fortune in a strange city, let her take stock of herself carefully, and let her have resources sufficient to carry her through that period of hunting work which likely will fall to her lot. The decision to try the larger place is not to be made rashly. Where one confident girl succeeds in a measure beyond her expectations, another, perhaps, will go down.

Impatience is another pitfall. So eager is youth to

make a beginning that it often insists upon going into a business or a profession without adequate preparation for the work. Thousands of girls go in for stenography without knowing how to spell, to punctuate, or to paragraph. So limited are their vocabularies that their employers must make a conscious effort to keep within the range of the words that they know. Others ask to be placed as saleswomen without having mastered the bare fundamentals of salesmanship. They seem to believe that customers will sell themselves if the goods are displayed. Still others ask for teachers' certificates when they cannot yet speak the English language correctly.

Social ambition, the desire to be a "silk-stocking" or "white-glove" worker, and to follow a vocation that appears to have "class" to it, have kept many a clever young woman from rising in the financial scale. A poor music teacher, eking out a miserable existence, might have been a $5000-a-year buyer for a garment shop or a department store if, at the outset of her earning career, she had been willing to take her place behind the counter and learn merchandising and salesmanship. She could not quite bring herself to do that, although she always felt the call to sell things ever since she and her playmates had played "store." So, she chose music-teaching because it was "respectable," hate it though she did. Perhaps in middle life, when she finds

herself clinging desperately to the outer fringe of society, when she is invited only to large affairs to which everybody is bidden, she will begin to realize that the social standing of the impecunious hanger-on is a pretty worthless asset; that it will not pay the rent, the grocer, the dry-goods store, or the doctor's bill.

This is not to say, however, that environment is not an important factor, one that should be taken into account, particularly by a woman of fastidious tastes. Women of scholarly inclinations enjoy the associations they find in school or college, in the world of music, in institutions or organizations affecting the public welfare, in medicine and the law.

A timid woman may prefer to work in seclusion, that is, in the workroom of a millinery or dress-making establishment. A more adventurous spirit delights in meeting the public continually. Certain types of women achieve their greatest success in business where their associations are with other women. Others manage better with men. The woman who possesses the attributes of courage, self-reliance, resourcefulness, and initiative may develop into an executive. Her sister, who, though patient and industrious, is reluctant to assume responsibility, does well to join the ranks of the employed. She would find herself harassed and exhausted in a situation demanding

from her the bearing of heavy responsibilities, or the faculty to create.

Physical equipment is an important factor in selecting one's work. Not all women are able to retain their good health when engaged in work that keeps them nine or ten hours indoors. They would do better to choose soliciting, the selling of some widely used commodity from door to door, collecting, or playground work. Drug-growing is a new occupation for women, and one that is not overcrowded. Bee-keeping and poultry-raising are out-of-door occupations which hundreds of women are making to pay.

Nervously constituted women should avoid noisy places, if possible, where there is constant commotion and stir. The very woman who could not stand the strain of nursing, might make an excellent librarian. The woman with a large frame and strong body literally is wasting her precious strength when she undertakes clerical work.

Many occupations and nearly all of the professions followed today by women have several phases in this day of specialization. Where one phase of a work may not be altogether congenial, another may be wholly so.

Take, for instance, the profession of nursing. A woman who is restive in the close confinement of the sick-room in the course of nursing private patients, may find the fullest satisfaction when she attaches her-

self to a visiting nurses' staff. Another who does not secure the most favorable opportunity for the exercise of her talents and her knowledge in a hospital may make an outstanding success in public health work.

Or, let us suppose that a woman's particular talent is for writing. In that event she may become a newspaper reporter, a feature writer, a literary or dramatic critic, a woman's page editor, a short story writer, or an essayist. She may become a publicity director for a business enterprise, or a theater. Advertising is opening a large and lucrative field to women writers. A comparatively new line is that of writing collection letters, wherein woman's natural tact may be given full play.

Social service in its various branches is attracting an increasing number of women who find a deep satisfaction in laboring for the betterment of humanity while securing for themselves a living wage. Girls possessing qualities of leadership find congenial work in campfire and girl-scout movements. Widely differing tastes may find scope for effort as settlement workers, clinical psychologists, police-women, probation officers, reformatory workers of various kinds.

The study of vocations is tremendously fascinating and the analysis, discussion, and presentation of them constitutes a literature in itself. Every woman who is looking forward to the time when she will become

self-supporting, or is looking for an opportunity better suited to her abilities and ambition than the position she now holds, will find it to her advantage to study this new literature carefully. Through it she may find her own particular niche more easily, perhaps, and it may open up to her, possibly, new vistas of activity.

While through it she is searching for a solution of her own problem, its perusal will quicken her appreciation of the courage and enterprise of thousands of women who have blazed new trails for other members of their sex. She will comprehend, too, how broad is the scope of women's present industrial and professional opportunity and activity, and it will give her a glimpse, also, of what the future America may be holding in store for the once "weaker sex."

WEIGHING THE REQUIREMENTS

Know thyself.

This is the first and great commandment to the woman planning to enter upon industrial or professional life.

Self-analysis is by no means an easy process. Nevertheless, every woman who is expecting to go into a gainful occupation should make an effort to measure the physical, intellectual, moral, and emotional requirements of the work she is likely to undertake; to determine something of her natural aptitude for it, and to

decide whether or not she has had such experience and training as fit her for the task of her choice.

Work has certain physical requirements as to size, strength, endurance, and freedom from the tendency to disease. A woman may have the intellectual ability and the digital skill to become an expert court reporter, yet she may be lacking in the physical and nervous endurance to put her ambition into effect without disastrous results to her health. She is wise, therefore, who directs her energies into another channel where the work will be of a less taxing nature and the hours not so long.

Exuberant vitality and more than ordinary endurance are the necessary physical equipment for a career in journalism. Moderate energy and vitality, on the contrary, serve thousands of women who are filling secretarial positions. Needless to say, more than average physical strength and endurance are required in the profession of nursing and for the study and practice of medicine.

Intellectual requirements vary widely. Perhaps, four per cent. of women in the United States have very superior intellects. These are capable, with proper training and experience, of more than ordinary accomplishments and sometimes brilliant attainments. They have the power to analyze and to reason. They possess the gift of judgment. They have good memories, they

are quick of comprehension, and often they are gifted with creative abilities. Such women may become lawyers, doctors, ministers, educators, artists, designers, writers, and business executives, and, not infrequently, they are equal to, or even the peers of, their male competitors.

Another group of women serve successfully in clerical and office positions where they work under supervision and are not required to display a great amount of initiative. They sell goods over the counter and in ready-to-wear shops and departments. They form the backbone of industry, performing a vast amount of necessary work cheerfully and efficiently. As for the women of lesser intellect, I need not deal with them here.

Emotional requirements are exceedingly varied. Actresses, singers, speakers, and women who write fiction, or what in the parlance of the newspaper office is termed "human interest features," should have developed the emotional side of their natures. The "sob sister" on the city staff of a daily newspaper must have large sympathies, controlled by good judgment. She must "feel" a situation before she can write it effectively. Only an unselfish and sympathetic woman can succeed as a public health nurse. Requirements in the field of human emotion may cover a range

from earnestness, unselfishness, faith, and loyalty, to optimism, enthusiasm, reverence, and hope.

The quality of courage is invaluable to the woman who casts her vote for salesmanship. She who loses her "grip" after she has been turned down a few times should select a position where others will be coming to her, not one in which she must be the aggressor, unless, indeed, she is determined to overcome by persistent and patient effort that lack in herself.

The quantity and quality of a woman's initiative is another important consideration. A woman who has no confidence in herself, who cannot think what to do in an emergency, and who is afraid of people, should undertake no branch of salesmanship. While she may cover a "run" on the city staff of a newspaper, she hardly will be able to take big assignments where personal force and resourcefulness are as necessary in the gathering of a story as in the writing of it. She will labor more effectually at an indoor task where her work is "cut out" for her than at an outdoor task where she will have to develop new business. For the same reasons, she will achieve more satisfactory results in her own town where she knows the people and is known to them than if she were travelling about from place to place.

A great many women are now employed as organizers for nation-wide charities, public health move-

ments, church extension, and politics. Such women must know how to meet all manner of strange conditions, to create situations, and to master them. Usually, they must have a talent for organizing other women in groups and planning their programs of work for them.

No woman can be too careful, too thoughtful, when entering upon a career in the great world of women's activities to select the right niche for herself. Misplaced abilities mean a life wasted—worse than wasted sometimes.

Because there is so little vocational analysis and guidance, a great deal of talent is smothered by uncongenial toil. Happiness is destroyed, health is depleted, sometimes ruined, and the end is failure and discouragement.

"The crowning work of an economical educational system will be vocational guidance," says Roger W. Babson, the eminent statistician and authority on American business. "One of the greatest handicaps to all classes is that 90 per cent. of the people have entered their present employment blindly and by chance, irrespective of their fitness or opportunities. Of course, the law of supply and demand is continually correcting these errors, but this readjustment causes most of the world's disappointments and losses. Some day the schools of the nation will be organized into a great

reporting bureau on employment opportunities and trade conditions, directing the youths of the nation, so far as their qualifications warrant, into lines of work which seem to offer them the greatest opportunity. Only by such a system will each worker receive the greatest income possible for himself, and also the greatest benefits possible from the labors of all, thus continually increasing production, and yet avoiding overproduction in any single line."

Until the great vocational system which has just been started in this country shall have attained the place where it will be prepared to work out a woman's problem, unless she has been a student in one of those schools which offer "broadening and finding courses"—the pupils often trying out as many as twenty or thirty vocations over brief periods in order to discover their best abilities—each woman, for the most part, will have to treat her own vocational problem as best she can. She must weigh her qualifications against the requirements, and survey her possible field of employment. This is difficult enough if she is facing the immediate necessity of earning an income; in which event, she is only too likely to take the first place that is open to her.

Not infrequently, a woman is unable to discover in herself an outstanding aptitude or talent. Or, if she actually makes the discovery of a decided inclination,

she may lack the time and money necessary for adequate preparation. Effecting a compromise with herself, she enters an uncongenial occupation, and having started on her course, it seems difficult to make the desired change.

If she has courage to make it, it may involve, for a time, a reduction of income. During her novitiate, she must sustain herself by the hope and expectation of larger gains later on.

Whenever a woman undertakes a kind of work for which she is unfitted physically, intellectually, or temperamentally, she expends more energy on it than she would normally. In addition to the outlay she must make in the actual performance of the labor, she must make an extra appropriation to carry on a work which she dislikes. If she is not very wise, she may permit herself to become petulant and irritable as well as restless and dissatisfied. She will suffer more fatigue in trying to fill a place in which she is a misfit in five or six hours than if she worked eight or ten hours at a congenial task.

If a woman continues in an occupation that irks her, life runs in a "vicious circle" something like this:

Uncongenial effort—inefficiency—dissatisfaction and discontent — unhappiness — painful fatigue — lessened efficiency—a stultified mind and powers—failure, or at the very best, semi-success.

If, on the contrary, she engages in a work that is thoroughly congenial to her, and one the requirements of which she is able to meet, the circle will run something after this fashion:

Congenial effort—increasing efficiency—happiness and good health—steady progress—complete satisfaction, and finally, success.

To a woman who finds her true vocation, work is almost as natural as eating and sleeping. Seldom is she tempted to postpone a task, nor is she tormented with the question, "How in the world can I do that?" Her work becomes the spontaneous expression of her talents. Through it she expresses her personality. At night she leaves it with reluctance, and in the morning she returns to it with delight. Through it, and in it, she develops her highest powers, and life for her rises in a steadily ascending scale.

CHOOSING AN EMPLOYER

Next in importance to the choice of a vocation is the choice of an employer, unless a woman establishes herself in her own business or works independently in the professional class.

Her health, her happiness, her well-being, to say nothing of the progress she will make in her work, depend largely upon the character and the ability of the man to whom she is directly responsible. Here are a

few plain questions which she should ask herself before she closes an agreement with him, unless, of course, she is in immediate need of money and is compelled to take for the time being any position that she may secure:

Is this man who is willing to employ me progressive?

Has he the money to pay my salary, or may he fail any day?

Will there likely be an opportunity for me to grow with the business, or will I be kept a routine worker and a drudge?

Why has he not developed a woman already on his force to fill this place instead of looking around on the outside?

Is his failure to do so a sign of inherent weakness in the organization?

What is likely to be his attitude toward a worker? Does he belong to that class of men who try to keep their workers "down," or does he foster ambition in them? Does he want to see a worker grow?

There is quite as much difference in the quality of employers as in the quality of employees.

Some men have no idea other than to secure a worker as cheaply as possible, and then to hold her down to a dead level of work and compensation. They have no personal feeling for, or interest in, an employee, and when the door closes in the evening, their workers

are out of their minds and lives. Other employers not only establish short hours and fair wages, but help their workers in a score of ways. They like to see them healthy and happy-looking, well dressed and well housed. They regard their businesses not only as institutions for making money, but as plants where they may give a greater or lesser number of men and women the opportunity to labor, to make a living, and to develop their abilities. They take a tremendous pride in using their own talents for this purpose, and in so doing, they have the satisfaction of knowing that they are advancing the cause of civilization in this world of ours.

The employer who has the right sort of spirit likes to point out a bright, clever, wholesome-looking girl, or a fine, upstanding, capable-looking woman, saying, "You see Miss Smith? She works with us."

Time and again, I have observed that this type of man always uses the preposition "with" instead of "for." He is the kind of man who takes care of his faithful employees in case of illness, or in time of misfortune or death. In his eyes, labor is not a commodity. The laborer is a human being, always to be treated as such.

When a woman works for a considerate employer, she is spared nervous wear and tear. She goes to her office in the morning in anticipation of a happy day.

She is not in the situation of the woman whose nerves are torn to shreds wondering when the next explosion of temper is to take place. She can concentrate on her work, and she wastes no energy in her effort to recover from the effects of a storm.

The most desirable employer is not one who makes no comment, the assumption being that the work for which he is paying is thoroughly satisfactory to him. Every worker, it matters not the occupation she follows, and regardless of how far she may have advanced, profits by wise, constructive criticism. Where such criticism is the rule in business, the workers realize just as handsomely on it as do the heads of the firm. Fortunate is the woman when she finds employment in one of those institutions where meetings are held periodically to criticize the work of each department, where opinions are exchanged freely, and there is a friendly effort to bring the output to the highest possible excellence. Too many workers are suffering stagnation because their work is accepted without question, because their methods never are made the subject of discussion, because no effort is put forth to assist them to advance.

One of the finest experiences in the life of a woman worker is to be able to look up to and respect her employer, to be able to say to herself, as well as to others, "I work for the finest man in the world."

That very condition is a constant source of inspiration

to her. Without having to put forth a conscious effort, she will give the best that is within her to the work placed in her hands.

The ideal relation between the employer and his woman worker is one of mutuality, of ready coöperation.

When a woman is so fortunate as to have a good employer, she should make every effort possible to fit into his business so skilfully and so competently that after a time she becomes indispensable to him. Working under an alert, progressive, broad-gauge man, daily entering into his problems so far as that is possible, trying to take care of details for him in order that he may have his mind freed for the larger things, on the one hand, is a human service that hardly can be paid for. On the other, it often is a liberal education for the worker. She will grow under the direction of the master mind that manages the business, and in the event of his death, or important changes in the management, she will be ready to fill an important place.

HOW TO APPLY FOR A PLACE

Making application for a position is something of an art. The best prepared and most efficient woman can destroy her chance to secure a desirable situation by one false move.

If an employer advertises that he has a place to fill, and that candidates for it must apply in writing, he does

not want them to call. Usually, he prefers that the letter of application shall be written in longhand. Handwriting is indicative of character, the degree of education, and culture. Many deficiencies that would not be apparent otherwise are revealed on the written page.

In that moment when a girl sits down to write a letter of application, she is likely to realize limitations and deficiencies, if she realizes them at all. Her letter will be her introduction to the employer, whether for good or for ill. Likely he will compare it with many others. The letter that makes the most favorable impression upon him, is the one he will follow up.

The applicant for work cannot expend too much thought or care upon her letter, or be too fastidious about the appearance of the finished product before it leaves her hands and is placed in Uncle Sam's mails. The letter should be written on plain white paper of good quality, with a margin at the left side. Neatness is a recommendation in itself. There should be no crossed-out words. The most careful attention should be given to punctuation, and the effect of a misspelled word may be fatal.

A good letter of application usually includes six elements: the statement of application for a position; the qualifications of the candidate, including education and experience; references; information of a personal

nature; the salary expected; and the request for a personal interview.

The letter of application is, to all intents and purposes, a sales-letter, for its object is to sell the applicant's services. It is well for the applicant to establish the point of contact immediately by saying that she wants the position that may be vacant.

A prospective employer wants definite information, not generalities. He wants to know whether or not the applicant has had business experience, and if so, where and how she had it. The names of the firms or persons the applicant has worked for should be given, the nature of the work she has done, the length of her service, and the results that she has accomplished. If she has had no experience, it is better to say so frankly, adding that she has the greatest desire and willingness to learn.

An applicant should be equally definite in stating her educational qualifications. She should name the schools or universities she has attended, what courses of study she has pursued, and whether or not she completed them.

In giving references, the names, positions, and addresses of men or women who will certify to the applicant's ability and character must be included.

The applicant should tell her age, nationality, the state of her health, whether or not she is married; and

some firms like to know whether or not a woman lives at home.

In stating the amount of salary expected, it sometimes may be said with propriety that advancement is desired within a reasonable period, depending, of course, upon a demonstration of fitness and efficiency.

When asking for a personal interview, the applicant, if she is not limited as to time, may offer to call at any hour suiting the prospective employer's convenience, or she may state what hours she is free, giving her address and telephone number, so that the person she is addressing may get in touch with her without delay.

The following letter may be changed and adapted to many needs. It is offered only as a working model:

Mr. John Smith,
ooo Broadway,
New York City.

Dear Sir:

Will you please consider me an applicant for the position of stenographer which you advertised in today's *News?*

My experience includes three years with Nelson and Hill, ooo West 48th Street, and one year with John W. Wright, oo Madison Avenue.

At present I am unemployed, owing to the removal of my employer from the city (or, to the reorganization of the firm).

I am a graduate of the Central High School, class of 1917, and of the Blank Business College.

At shorthand I have a speed of 125 words a minute, and I am an accurate and rapid typist. I have had experience in filing and in general office work.

My references, by permission, are my former employers, also, the First National Bank of this city, Mr. James A. Horner, 0000 Harrison Street, and Mr. Milton Brown, 00 West 25th Street, both of whom can speak for my character, and for my general ability.

I am twenty-four years of age, unmarried, and of American parentage.

If you will grant me the favor of a personal interview, I will call at your office at any time you may name.

Very truly yours,

An employer looks through his letters of application, selects a few that are the most promising, and notifies the writers that he will see them personally. If he fails to specify the time and place of the interview, the applicant should telephone him for an appointment. Once that is made, she should take care to present herself on the minute, and to look her best.

Applicants for positions frequently are judged by the smallest details. A certain young woman applying

for a place she was eager to secure forfeited her opportunity because she offered the prospective employer a cold, clammy hand. Another was politely turned away because her shoes had not been shined. Still another, who could not understand why an employer's interest suddenly turned to indifference and dismissal, never suspected that her fate had hung on wrinkled hose.

The first young woman, whose hand was clammy from nervousness and apprehension, should have tried to warm and dry it, or she should have managed, if possible, to avoid shaking hands. Of the second and third, it may be said that an employer is entirely justified in making the assumption that no woman of well-ordered mind and disciplined nature is likely to neglect a single detail of her toilet. If it does not show care on the day when she applies for a position, certainly she is not likely to present a neat appearance after she has secured a job.

A pleasant voice, a cheerful expression, a readiness to answer all questions promptly and intelligently, and not too great an eagerness to talk freely, especially of personal matters, will stand a woman in hand at such a time. If in a former position she has made a serious mistake which has been reported through her references, when confronted with her error, she must be able to say with sincerity and conviction that she will not repeat the offense.

TO WOMEN OF THE BUSINESS WORLD

What a happy arrangement it is that the woman who may not serve the needs of one office may fit perfectly into those of another, and that men's ideas of what constitutes usefulness and efficiency in a woman vary almost as widely as their ideas of what constitutes a good wife.

The majority of men in business want production. They demand the highest degree of efficiency of the women in their employ. Others, curiously enough, make a point of selecting beautiful women. Look in on one of their offices and you might imagine that you had come by mistake to a beauty show. They require something beside speed and efficiency and a common-sense devotion to business. They seemingly have an eye for a decorative value in a world otherwise harsh and unadorned.

Another man will not take a beautiful woman into his employ. He holds that beauty and brains are not compatible. Or, it may be that in some period of his experience, he has found a beautiful girl a disturbing element in his business, distracting the attention of the young men on his force.

A man who has a great deal of work in his office and who cannot afford to hire many helpers is likely to choose strong, nerveless young women who can work incessantly from 8 o'clock in the morning until 5 without showing fatigue. Occasionally, one encounters in

business a man who prefers to employ older women. Perhaps, he believes them to be more reliable, more given to concentration on their work, and having fewer distractions on the outside. Or, all unconsciously, he wants an employee who will have infinite patience with his whims and humors, who will forgive his small exactions, who will see that every object on his desk is placed in a certain spot and at a certain angle, even to his ash-tray or telephone pad. He expects her to have his thermos bottle filled with fresh water when he comes down in the morning. She may pay all his bills, look after his check-book, select birthday and Christmas gifts for his closest friends, send out his cards at Christmas-time, and think ahead in a thousand details. This type of man finds the young and thoughtless, though often fast-producing worker, unsatisfactory. You hear him say, "Miss Jones has been with me fifteen years. I'd have to quit business if she decided to leave." Certain employers will take no woman who is under thirty, and they have good and sufficient reasons for making that rule.

This world being as it is, under normal conditions, there is a place for every clever, conscientious woman worker. If she does not find that place immediately, she has only to "try, try, again."

CHAPTER II

THE PROBLEM OF APPROPRIATE DRESS
MANNERS IN THE OFFICE
THE CHARM OF A GOOD SPEAKING VOICE
PRESERVING THE ILLUSION OF YOUTH

CHAPTER II

THE PROBLEM OF APPROPRIATE DRESS

To FIT gracefully into the picture, to purchase clothing within her means, and to attire herself becomingly and smartly—these are the outstanding dress problems of the woman in business life.

Twenty-five years ago the problem was one easy of solution. The woman working in store or office wore a tailored shirt-waist and skirt, and usually a plain sailor hat. If, by chance, she appeared one morning in a frock, her employer and her associates looked askance at her, the dressiness of her costume suggesting a frivolity of mind that would ill accord with the duties of the day.

But, since the status of a business woman has undergone a radical change, and the "working-girl" of a quarter of a century ago often today is "our Miss Jones," whose pay envelope is as thick as that of her brother employees, the plain, uniform-like garb which formerly was considered the only dress appropriate to the uses of a woman in an office, has given way to the smart frock. Employers no longer disapprove of smart dress for their women workers when the latter's tasks are of such a nature, and their business background is

one of such opulence, as to suggest the wearing of a costume instead of a blouse and skirt.

The clever woman always keeps in mind her office environment when she is shopping. If she is the confidential secretary to a captain of industry, and her office hours are spent amid mahogany or walnut furniture, richly-toned leather upholstery and handsome rugs, her costume should harmonize quietly and inconspicuously with her background. As her salary, in all probability, is a generous one, she is able to dress smartly. Her employer expects her to present an excellent appearance, and in a measure, at least, wear a dress that harmonizes with the beauty with which he has surrounded himself. It is good business for a woman holding such a position to dress well. Indeed, she can hardly do otherwise.

A woman buyer for a retail or wholesale garment or millinery house dresses with a certain dignity and richness. She is constantly meeting strangers, either in her place of business, or on visits to eastern or foreign markets. Members of her firm very properly expect her to present an appearance appropriate to the importance of the house and its financial solidity. She who presides over an exclusive millinery shop, or a smart dressmaking establishment, must not fail to look the part. Though her dress be business-like in character, it should be the last word in fashion, her hat and accessories, likewise.

Minor official positions in banks are being held by a number of women, who, while appearing in simple costumes, must dress up to the Circassian walnut, the mahogany, the gleaming marble of the lobby, and the importance of the firm, provided they are employed in full view of the public. If, however, they are book-keepers or stenographers, they need not dress in a style other than that of other women of their class.

The best models in suits and dresses are none too good for those outdoor business women who sell stocks and bonds, life or fire insurance, or who deal in real estate. A shrewd woman will not underestimate the importance of a first impression, and she, therefore, gives meticulous care to boots, gloves, veils, and her wrist-bag as well as to suits and gowns.

Most shops in the country, especially those in big cities, now require their saleswomen to wear a costume that approaches a uniform, usually a black dress, with perhaps a touch of white. The girl who works in a bare, bleak office, in a wholesale district, must be careful not to overdress. Finery of any sort worn in such surroundings appears ridiculously out of place.

A woman of foresight always takes into account the weather in choosing her costume for the day. She is careful to look as cool as possible in summer, and comfortably warm in winter.

On the hottest day she may achieve a fresh appearance if she makes the necessary provision for it. She

starts the day with a bath, carefully dressed hair, a shineless nose, and a composed manner. Never does she make the mistake of wearing scarlet, orange, or any other bright color, or a woolly-looking sweater, which, regardless of fashion, suggests ice or snow. Rather does she choose for warm weather a frock of neutral color, and if they are in fashion, she may wear light-colored shoes.

For a cold day, the woman in business wears a dress of woolen fabric. An executive is likely to suspect that his engineer is burning more fuel than otherwise would be necessary if the women in his offices did not wear transparent blouses or thin dresses when the north wind blows and snow lies on the ground. Or, he may fear that an invaluable secretary may be seized with a cold and thereby become disqualified for her work. Men are sometimes positively irritated by the sight of feet clad in thin pumps and gauzy stockings in rainy weather. The woman worker who dresses in accordance with the thermometer commands her employer's respect. Then, if she falls ill, he will not censure her for carelessness, or become disgruntled and remark about "these women having so little sense." Perfect cleanliness and neatness, and an air of physical comfort and repose, are wonderfully pleasing to an employer, a fact that no ambitious woman may overlook.

The woman who asks her employer to release her

for an hour in order that she may attend a sale, more often than not, finds the experience disastrous. Buying in a hurry, jostled by excited customers, unable to secure the attention of a helpful saleswoman, she finds it extremely difficult to select a gown or a hat with the calm judgment that should be brought to so important a transaction. If she knows exactly what she wants, she may secure an extraordinary value. But, if she is easily confused and bewildered, she would do well to beware of sales.

A business woman cannot afford to be one of those dressed-up-to-the-minute women, who, like so many sheep, follow every new turn and twist of fashion, unless she is in the clothing industry. She may buy a late model, but it must be one exactly suited to her own type. If it is not appropriate to her, she does well to pass it by.

Expenditure out of proportion to income is a display of bad taste as well as a lack of thrift. The $25-a-week clerk or stenographer incites unpleasant comment when she appears in her office one morning wearing a coat of squirrel or mink. She may be living at home with the minimum of expense, or she may have a wealthy and generous relative. Those facts, however, will not prevent her being the subject of such unfortunate remarks as "How in the world did she get it?"

The very fact that her clothing is not in accord with

her income or her setting directs undesirable attention to her, and, it may be, the suspicion of the man in whose employ she is.

Buying clothes is comparatively easy for a slender woman, since the majority of the fashions are designed for her. For the stout woman, however, shopping is difficult. She does well to confine her choice to plain colors and dark ones, and to avoid big patterns and stiff-looking clothes. Her dresses, suits, and hats should fit easily. Tight clothing but serves to accentuate her size. Large feet and ankles appear smaller in dark-colored stockings and shoes.

A woman who travels much should be careful to select clothing that does not crease easily, and that will occupy the smallest possible space. She should buy hats that will stay in place on her head with little adjustment, and that are unencumbered by trimmings that gather cinders and dust. Her Pullman robe should be dark in color and simple in design. Substantially made luggage of good quality is a hallmark of refinement. While suggestion may be useful, experience usually helps one to discover how to preserve the maximum of good appearance and personal comfort with the minimum of impedimenta while on the road.

Color is an important detail in skilful dressing for business. The wearing of black or blue may become monotonous, yet no colors are so serviceable and so

unrecognizable. One who must wear a dress through two or, perhaps, three seasons, had better choose a dark and inconspicuous color. Then she can wear her frock as long as it is presentable without impressing others with the limitations of her wardrobe.

One of the greatest actresses in this country, who was compelled to practice economy over a period of years before achieving stardom and Broadway, wore only black or white, or the two in combination. At no time in her career, she has confessed recently, was she more smartly dressed.

While I am writing, a young stenographer has come into my office to ask where she may find work. Her costume consists of navy blue taffeta dress, piped with a lighter shade of blue, a cinnamon-brown coat, a red hat, black shoes and stockings, neither gloves nor veil.

What possible chance has the girl to obtain work with a good firm and earn the salary she thinks rightfully hers?

A faultily or carelessly attired woman is a liability to her employer, and no matter how skilful or conscientious she may be in the discharge of her duty, she will fall short of realizing her full value to her firm. The stenographer, clerk, saleswoman, or accountant who permits herself to appear in a mussy frock, unkempt hair, shiny nose, neglected hands and skin, unpolished shoes, and run-down heels, is not among the fit to sur-

vive. Whenever there is a cutting down of forces, she need not be surprised or indignant if she is one of the first to go.

Every woman in business should be a devotee of the daily bath, and a convert to frequent shampooing. She should experiment until she achieves a smart hairdress; and well-kept hands and manicured nails are a part of her equipment. She dare not dispense with the daily shoe-shine, which she can achieve herself with the minimum of expense, since the materials for the care of all kinds and colors of shoes are obtainable, and are easily and quickly applied: pastes for hard leather, liquids for kid, dense powders and wire brushes for suède shoes and pumps. Nor should she overlook her overshoes, which should be as carefully cleaned and as brightly shining as the shoes she wears on sunny days. A going over with black liquid polish will restore them in a moment. Industrious pressing of blouses and silk dresses is the price of neatness. Silk hose should be washed after every wearing. Also, they fit better, and are not so likely to wrinkle around the ankle as when they have been worn a time or two. Scrupulous attention must be given to snaps and buttons. A frayed hem or cuff is unspeakable, and even a loose thread will mar an otherwise fastidious toilet.

Occasionally, the young woman who presides over the typewriter, the adding machine, or the switchboard

will postpone the finishing of her toilet until she has boarded the street-car. Then, out comes her nail-file, which she plies vigorously, or she may complete her make-up within view of the public's gaze.

One might forgive the diligence of these young women in public, if they promptly translated it into zeal for their tasks after arriving at office or store. But, alas, that does not always happen. They seem to be reluctant to perform the rites of the toilet on their own time when they can discharge such necessary duties on their employers' hours.

Neither do they dress their hair of mornings with an idea of their coiffures remaining sufficiently permanent to meet the needs of the day. By nine or ten o'clock, the structure shows signs of collapsing. The "boss," who has been reading his mail and sorting his letters preparatory to giving his dictation, looks up to discover that Miss Smith has disappeared. At that very moment, Miss Smith is standing before the mirror of the office dressing-room, doing up her hair again with as much deliberation as if she were a social butterfly. To watch her motions, one might suspect that she had at her disposal all morning for that operation, and, apparently, it is the very least of her anxieties that her employer, who cannot very well summon her, may be swearing between his teeth.

This type of girl "makes" a living instead of "earn-

ing" one. She expects good wages, to be treated like a responsible human being, to be shown signal favors now and then. If an associate in the office or a superior were to suggest that she was a trifler, a time-waster, she would reply probably that she was discharging her duty as well as the girl at the next desk, which might be altogether true.

This is not by way of saying that a toilet, however carefully and skilfully made in the morning, will last throughout a day of work. Every business woman should keep a fairly complete toilet equipment in her hand-bag or an obscure part of her desk. During the noon-hour, and before leaving her place of business at evening, she should set in order any disarray caused by the day's work. If her work is that of a collector, a solicitor, a saleswoman, or a promoter, she should take out her powder-puff and remove the dust and shine from her face before entering an office where she expects to secure an order, a sale, or an interview.

The problem of making a good appearance in business is not merely one of personal advancement or commercial expediency. The woman who works out a scheme of harmonious, beautiful, and appropriate dress makes a distinct contribution to society. She provides for other women just entering business, or those who have not yet adjusted themselves to its exigencies, a demonstration of the individual solution of this ques-

tion. She proves, moreover, that a woman can be lovely in the world of business as well as in the privacy of home or of a friend's drawing-room.

MANNERS IN THE OFFICE

Manners constitute one of the most important factors in our present economic life. They smooth the way for knowledge and skill, for talent and for enterprise. Select any two persons equal in personal gifts and in education, one having excellent manners, the other believing that their cultivation is not worth the trouble and that they have no particular place in the business world. Will not the first progress much faster than the second? Does not the ill-mannered person work under a heavy handicap?

It is for each one of us to choose whether our manners shall be good or bad. We have just as much freedom of choice in this matter as we have in the choice between right and wrong. It is a choice that is made more easily, for the boundaries are more clearly defined in the realm of manners than they are in our moral and ethical life. The code is well established on the basis of excluding all that is disagreeable and including that which is both pleasant and kind. A cultivated woman differs from an uncultivated person in that she chooses to use the best and pleasantest ways of speaking and acting. Emerson speaks of good man-

ners as "happy ways of doing things, each one a stroke of genius or of love." And that is precisely what good manners are—happy ways. To arise when a caller enters one's office is a happy way, expressing as it does the spirit of welcome. To be ready with a pleasant smile, a cheerful "Thank you" at the right moment, will delight all comers. Nothing in life, perhaps, makes so large a contribution to human happiness as good manners and gracious ways.

The cheerful, well-mannered employee will have ten opportunities for promotion to one that will fall to the lot of an irritable, disgruntled woman, if indeed, she ever has one. Many a woman who after years of effort finds that she remains in her same fifteen-or-twenty-dollar-a-week position, might trace her difficulty to a serious defect in personal behavior. She is merely tolerated, it may be, for the sake of a certain technical efficiency she has acquired, or because she is an honest and trustworthy worker. "She is such a good woman at heart," her employer says, "that I cannot bear to let her go."

Then, the unfortunate woman sheds bitter tears in secret when the less efficient but more pleasing young woman in her department is promoted over her head. She bewails the injustice of employers and wonders why nothing happens quite right for her. Yet, how often does she take herself to task for her failure, or,

comparing herself with a more progressive woman, does she make an inventory of her faults?

In every office that woman whose duty it is to meet those who call, who answers their questions, who makes appointments for her employer, and who gives out information for him, is an important factor in creating the atmosphere that prevails in the place.

If she receives visitors with a languid and indifferent manner, if she replies impatiently to their questions, and if she fails persistently to express a willingness to ascertain when her employer may be seen or interviewed, one who may not be acquainted with the character of the office, or the business and the kind of service it is prepared to render to clients and customers, is most likely to misjudge it.

Another woman, on the other hand, who cheerfully and intelligently replies to questions, who sees that callers are comfortably seated, who finds a late magazine or the last edition of the newspaper for one who otherwise might grow impatient, helps to build a large and profitable clientele for her employer, and by her very manner is able to inspire in those who have dealings with her a high estimate of her employer's ability.

When a saleswoman manifests the same kindly consideration and intelligent interest in the needs of the small shopper that she does in the purchases of a

wealthy customer, she renders a valuable service to those in whose employ she is. The small buyer often is timid. She is sensitive to the attitude of the saleswoman. If she is wearing last year's hat and if her fur collar and cuffs are a bit worn, she feels keenly the contrast when the saleswoman, who has been giving flattering attention to a lavish customer, turns to her with indifference, asking rather bluntly, "What is it you want?"

Is it surprising if the small buyer turns away, deploring the saleswoman's want of good manners and saying to herself that, after all, money is the standard of value in that store, and hereafter she will spend her precious dollar in another institution which does not cater so flagrantly to wealth?

Most men feel uncomfortable in a department store or a women's ready-to-wear shop. They usually are self-conscious and they hesitate to ask to be shown goods. Here a woman's tact may be brought into play with excellent results. When a man once finds a saleswoman in a department store or a specialty shop who serves him politely and satisfactorily, he usually is so grateful to her that he returns to buy, again and again.

Gentleness of manner is invaluable in a doctor's or dentist's assistant. Not only will a thoughtful woman perform the usual services for her employer, but she may offer to call a taxi for a sick patient, or one who must make a train. It comes her way to do many little

kindnesses, and if she knows how to perform them gracefully, she is all the more valuable on that account. A doctor's or dentist's patients often do not feel very cheerful, and they are more than grateful for small attentions, proffered in a kindly way.

Telephone manners are of tremendous importance in every profession, business, and trade.

When you stand face to face with friend or stranger, your smile, your handclasp, the inclination of your body—all of these stand you well in hand. If you happen to speak a little brusquely, the light in your eyes may counteract the effect of the tone of your voice. But when you establish communication over the telephone, you are wholly dependent upon the tone of your voice and your manner of speech to create a favorable impression. They are your introduction to a stranger, or they constitute your passport of favor to one who may know you well. Just the merest shade of rudeness or brusqueness is noticeable to the sensitive ear at the other end of the wire.

Stores having special sales often select a woman of pleasant address and gracious manner to telephone to a selected list of customers, informing the latter of the opportunity to buy goods at a reduced price. For this work, good manners have a definite selling value, often securing orders where a less resourceful woman would fail.

In large groceries, one or more women frequently are

detailed to receive orders by telephone. Invariably they are chosen not so much for their knowledge of stocks and prices as for their pleasant voices and agreeable ways. This work requires patience, a good memory, and a durable amiability.

The telephone is one of the most important tools of the woman reporter. She who is blessed with a good manner will be able to gather twice as much news by that method as she who is short of speech and who betrays an undue eagerness to finish the conversation. Vitality in the voice is another asset. It carries conviction. It inspires confidence. It disarms opposition and it overcomes fear.

A secretary cannot be too punctilious in answering the telephone of her employer, in taking messages for him with polite precision, in asking if the person who has called desires to leave a number, and in expressing thanks to one who has furnished information.

"Would you like to leave a message for Mr. Blank, or do you wish him to call you?" is a correct way of answering one who has asked to talk with Mr. Blank.

How many times in your own experience when you have lifted the telephone receiver, a voice has demanded of you, "Who is this?"

And does that question ever fail to irritate you? Does the offender suspect, you wonder, how harsh that

mode of salutation is? Does it not occur to her that she might exchange it with profit for a more gracious one? Such a manifestation of ignorance is hardly pardonable in a time when opportunities for self-culture are numerous and when they are so easily available to persons of every condition and class.

When a woman takes employment with a man who has lacked the opportunity for self-cultivation, she should be all the more careful to maintain her personal standard of manners and conduct. Any boorishness manifested by her employer will not excuse an exhibition of ill-mannerliness or temper on her part.

Not infrequently, the diamond-in-the-rough type of man has a genuine pride in that woman in his employ who possesses fine manners. He likes to refer to "our Miss Smith" and her efficiency in the office. Her gracious dignity and gentility, he realizes, subconsciously if not consciously, give tone to his establishment.

The public judges a firm by the manner and conduct of its employees. Every woman worker in contact with the public represents her firm, either for good or for ill. It should be a matter of personal pride to represent those who stand at the head of the business, not only faithfully and efficiently, but with a certain womanly grace.

Current literature abounds in detailed information

concerning conduct and good manners. Watching the woman of fine presence and finished manner to see how she does it, listening to the way she says it, is another practical means to self-improvement.

While an alert woman may learn much that will be of service and value to her by the study of a good manual on manners, and by careful observation of the conduct and behavior of cultivated persons, the best manners always are a natural expression of kindliness of heart, generosity of spirit, respect for the rights of others, and a desire to contribute to their well-being and happiness.

THE CHARM OF A GOOD SPEAKING VOICE

Realizing that it is quite as important to charm the ear as to please the eye, a certain woman who is drawing a salary of $10,000 a year, early in her business career, took a course of lessons in the training and cultivation of her speaking voice.

Comparatively few women, starting their careers on small wages or salaries, can afford to take voice lessons like the $10,000-a-year executive who lives at home without expense. Novices in business consider themselves fortunate if, during their first few years, they are able to play successfully that ancient game of making ends meet. Nevertheless, any clever woman can be her own voice teacher. She need not employ an

instructor at so many dollars an hour. By listening carefully to her own intonations, then comparing them with those of others, she can accomplish a great deal in the cultivation of a delightfully modulated tone. If she finds that it is too high to be pleasant and musical, she can practice pitching her voice lower. If it be too loud, she can soften it. There are few voices that are not amenable to cultivation, and many can be absolutely transformed.

Strangely enough, many otherwise clever American women underestimate the value of a good speaking voice. They spend years in securing an academic education. They spend thousands of dollars upon their dress, their homes, their books, their jewels, assuming that their voices will take care of themselves.

Did you ever attend an afternoon card party and listen to the voices of the players the moment a hand has been played? To hear the din, you might imagine yourself to be in bedlam. Every woman seems to be vying with every other woman in her effort to speak a little louder. Here and there you hear a voice that is almost hysterical.

Did you ever sit and listen to several voices in an adjoining room? And as you listened, did you not form mental pictures of the persons to whom the voices belonged? That man with the firm, positive, incisive tone, you are certain, would carry everything

before him by force, rather than diplomacy. From the full, mellow, kindly voice of another, you feel that you would likely find in its possessor a generous friend. You can form, moreover, a fairly accurate estimate of the early environment and training of those who possess strident voices and those who speak in charmingly cultivated tones.

When you go up to a counter to make a purchase, immediately you are prepossessed in favor of the young woman who is to serve you, in favor of the stocks of goods she may show you, and the house that employs her, when she addresses you in a musical, or even a well-modulated voice. Voice is one of the big factors in salesmanship. And salesmanship is a simple form of oratory. It must reach both the mind and the heart.

One day I entered an office where a dozen young women are employed as clerks and stenographers. For the first time in my knowledge of that office, I heard a harsh, loud, uncultivated voice. I could only suspect that the young woman had been added to the office force in a time of emergency, as later information proved. She did not belong in that office, with that staff of low-voiced, well-mannered young women, despite her speed and efficiency at the typewriter. She was the one jarring note in the whole establishment.

Many a young woman has lost her position without

receiving an explanation from her employer. If he had been pressed for a reason, and if he had had the courage to give one, it would have been the girl's voice. Its rasping quality had irritated him. And when he had been tired or harassed with worries, the girl's voice had become intolerable. If he spoke sharply to her, the poor girl could not, of course, suspect the reason. Such incidents were dismissed by her with the assumption that her employer's temper was anything but good.

Shakespeare once said of one of his heroines:

"Her voice was ever soft,
Gentle and low; an excellent thing in woman."

A well-modulated, gentle, musical voice has a tremendous power to charm in society. In business, it is a big asset. It sells goods. It secures orders. It attracts customers. It makes friends.

No woman need rate herself well equipped for business until she has cultivated and secured for her daily using a vital voice of pleasant tone.

PRESERVING THE ILLUSION OF YOUTH

One of the most pathetic sights in this world is an elderly-looking woman, or one broken in middle age, who is hunting work from place to place and without success. Almost equally pathetic is the spectacle of a woman who is holding on to her job "by the skin of

her teeth," and who may be displaced by a younger woman any day.

The difficulties which beset many older women seeking to secure or to hold places in industry never are underestimated. Naturally enough, no employer wants to engage a woman who has lost her freshness and her fire, who by her dress, manner, voice, and her every movement proclaims that she is on the verge of old age. Going from one house to another, she asks for work, and her plaint as she is turned away repeatedly is, "There is no place in business for a woman with gray hairs." She tells you further that every employer is looking for a pink-cheeked "flapper," and that the world is very cruel to all women who have passed their first youth.

Always, it is difficult for an older woman to secure a hearing. No matter how skilled she may be, how energetic and enterprising, she will suffer keenly in comparison with the girl half her age. Business men believe, and with reason, that the younger woman is likely to be more active and aggressive, although this is not always true. A young woman is likely to be more optimistic, more biddable, and readier to perform extra labor when the need occurs. As a rule she is quicker, her blood is redder, and it runs in a warmer life-stream. A man will not hesitate to tax a younger woman heavily

when he may have qualms about burdening an older woman in case of emergency.

All these rules are set at nought, however, by certain women in business who have discovered the secrets of life and work. You have seen women in business and elsewhere, very often on the stage, who, although they were fifty, looked as if they might be thirty-five. You have actually seen middle-aged women who grew younger- instead of older-looking as they advanced in years.

Such women have learned great lessons. They have found many of their deepest joys and satisfactions in the work of their minds and hands. They have learned not to worry, to take as cheerfully as possible every day as it comes. They are intensely interested in everything and everybody. They feel that it is a great privilege to be alive.

In spite of encroaching years, they never abandon their standards of personal appearance and efficiency. They do not say when dressing for the office, "This old frock is good enough—I will put it on." Their hair is more carefully dressed than formerly, if possible. They are equally fastidious about all of their accessories, and they are very particular about their hands.

One of the outstandingly clever tricks of Sarah Bernhardt was the pose of her head. Early in life she learned that a high head gives an impression of vitality

and vigor, the will to do, and the desire to press on. Where there is a tendency in the neck and throat muscles toward sagging, a head carried high is a more imperative necessity with the passing of years. In fact, the effect of a lowered chin after forty is fatal. It inclines, moreover, to a drooping of the whole form. To hold one's chin high and to drop one's shoulders at the same time is an impossibility.

Vitality is a product of the mind as well as the body. Men and women can form a habit of being dull and lifeless, or they can form that altogether different habit of generating energy, mental and physical. Never content to travel the old roads of knowledge and experience, they can constantly add something new to their personal equipment. They can read. They can study people and conditions. If they can find it, life holds a sort of magic, and that magic keeps them young.

Lillian Russell left a priceless prescription for the preservation of youth, and Lillian Russell at the age of sixty-one did not look forty-five.

"The woman who wants to be young and beautiful," she said, "must not fret and worry. She must never allow herself more than a temporary anger, for anger distils poison in the blood and makes wrinkles and lines. She must think kindly of everybody, not only for the sake of other people, but for her own sake.

"Don't hate," said this incarnation of the youthful

spirit. "Don't be envious. Never think of age, for years are nothing. Forget your birthdays, or if you must remember them, say to yourself, 'I am a year younger, not older.'

"Love somebody or something, a baby, a husband, a flower or a tree. Laugh. Be interested in everything that goes on around you. Never worry about the inevitable—just change your point of view about it."

I have seen women in business who almost made themselves ill by altogether unnecessary suspicions of their fellow-workers. They were always wondering what somebody else was saying about them. They suffered terribly from envy if a coworker received a "raise." They imagined slights from their employers when positively none were meant. They could not enjoy the fruits of their labors because they were so resentful against the larger earnings of those who had advanced higher, or of the financial success of the heads of the firm.

No wonder the jealous, envious, sour-natured woman grows old and dreary. Selfishness, spitefulness, greed, and envy are destructive of youth and beauty while love, kindliness, good cheer, gratitude for blessings received, and happy anticipation of those to come are wine to the human spirit and a fountain of youth to the body itself.

Is it surprising that so many women in this country,

especially the busy women, look younger than their years?

Why should it not be so? The spirit of youth is in the women of America. They are learning more every year about taking care of their bodies, and they are travelling by leaps and bounds in their assimilation of knowledge of the art of right thinking and living. They know that half the battle is in thinking as youth thinks.

When a woman gets a clear vision of what she can do for herself and for her business by keeping a vital, youthful, human spirit, despite the inexorable passing of the years, she becomes not only more efficient as a worker and producer, but a veritable reservoir of sunshine, a storage battery, recharging the flagging spirits of others, vivifying, transforming, re-creating wherever she goes.

Here is a good rule to follow—if you will ignore the years, they will pay slight attention to you.

CHAPTER III

AVOIDING FAMILIARITIES
NO PLACE FOR NIOBE IN TEARS
THE BIGNESS OF LITTLE THINGS

CHAPTER III

AVOIDING FAMILIARITIES

FAMILIARITIES are out of place in business, either between employer and employee, or between workers in stores and offices and their customers or clients.

Regardless of the length of time a woman has been in the service of her employer, and regardless of how well she may know him, she makes a mistake when she calls him by his Christian name. The two may have played together in childhood. They may have been friends in school. Yet, however friendly may be their relation in business, however great the mutual confidence between them, in the presence of other persons, at least, she must address him as "Mr. Smith." One who permits others to hear her call her employer "Tom" does so at the risk of being considered ignorant or ill-mannered, and a stranger also may question the man's sense of propriety.

In few instances, indeed, may a woman worker address her male associates in business by their first names. If the saleswoman at the linen counter asks of the masculine head of the department, "Jim, do you know if we have another table-cloth of this pattern in the stock-room?" a discriminating shopper, over-

hearing that remark, may form an unfavorable opinion of the saleswoman who, by that small act of carelessness, lowers the tone of the house.

Or, let us suppose that the stenographer in a law office in the presence of a client turns to the lawyer's clerk with the question: "Has the brief in the case of Brown *vs.* Green been completed, Henry?"

One wishes that she might have addressed the clerk as Mr. Jones.

Even more unfortunate is the habit some women form of calling their masculine associates in business by nicknames, particularly so, if they have coined those names. Hardly less crude is the omission of the prefix "Mister," and the habit of addressing men workers as "Jones" or "Smith."

One of the commonest errors among saleswomen in certain sections of the country is that of using terms of endearment in addressing their customers. "Honey" and "Dear" are too affectionate in tone for business, and the general effect of their use is one of provincialism. Location, of course, has some bearing upon this question. While the invariable rule in city shops is dignity, the saleswoman in a city shop approaching a customer to ask, "Have you been waited upon, madam?" or "Have you received attention, sir?", less formality prevails in the shopping and business districts of many small cities and towns. People in small places

often know everybody, and all classes are more or less on a basis of social equality.

It is a mistake to assume that dignity and formality may not be combined with a cordiality and a willingness to serve that will disarm the most timid of shoppers who ventures into a city from a neighboring village or from a rural district.

Familiarities between a woman worker and her employer are even less pardonable. The girl who accepts an invitation to luncheon or to dinner from her employer or from a department manager effects a compromise with her dignity, which sooner or later she almost inevitably will regret. By that act she breaks down the safeguards of a business relation by introducing a personal one. She is all too likely to forfeit the respect of her associates in business, and she gives others an opportunity to gossip about her and to say unpleasant things, excellent though her motives may be.

A generous employer sometimes will invite a woman worker living in his section of the city to drive with him as far as her home. Occasionally, he may give her such a "lift" with propriety. But if he asks and if she accepts his invitation repeatedly, she need not be surprised if she becomes a subject of unpleasant observation and remark, both among those making up the force in her office and those living in her neighborhood who may see her arrive.

A woman must use great discretion in accepting personal favors from an employer lest an unpleasant interpretation may be placed upon his generosity and her acceptance of it. If she must borrow money, let her seek it elsewhere. Let her be chary of accepting at his hands a longer vacation period than customarily is granted to one in her situation. The wise woman worker discourages firmly and tactfully a bestowal of favors, remembering that her arrangement with her employer and with department heads is a purely commercial one.

One who is devoted to her employer, and who appreciates the kindly consideration shown her, sometimes takes a bouquet from her garden and arranges it in a bowl on his desk. Let her make it plain that she does so as a courtesy, that the gift is not suggestive of personal feeling or a romantic episode.

When in the quiet and isolation of her employer's private office, a stenographer takes dictation, she must not by word, glance, or manner offer the slightest encouragement for him to confide in her his personal affairs. It was a canny young woman who said: "I prefer not to know what my employer does or what he thinks about after 5 : 30 o'clock, and I will not permit any one to tell me anything about his personal affairs. I am in his employ to concentrate my thoughts on his

business and not to let them wander into the realm of his private life."

Women in business who indulge in familiarities and who fail to discriminate between the personal attitude and the impersonal, the commercial and the social, invite unpleasant approach.

A gentle dignity, on the other hand, serves two purposes; while it wins friends, clients, and customers, it rears a barrier against both words and acts of rudeness, either thoughtless or otherwise. In business no woman can wear a more dependable or impenetrable armor and no woman who is making her own way can afford to overlook its possible usefulness to her.

NO PLACE FOR NIOBE IN TEARS

In love, tears often are a powerful weapon. In business, they are like a two-edged sword.

In the presence of a woman's tears a man feels absolutely helpless, particularly if the weeping woman is not one of his own family. He will do almost anything to quiet her, yield almost any point. Then, after the tearful episode is over, he is exasperated, perhaps filled with disgust. He has been unmanned, and he knows it. All he can do is to try to forget.

When women in business expect equal wages for equal service, they are entirely out of order when they use tears as a weapon in fighting for personal advan-

tage. However great may be a woman's provocation, she has no justification for crying all over a man's desk and weeping out her woes like a Niobe. Beauty's tears may be lovelier than her smile in the eyes of the poet; but they elicit little else than exasperation when shed by a member of the "blue serge brigade."

The woman who calls forth her tears in order to secure pardon for some fault or error she has committed, or who opens the floodgates when she wants to get off early in order to go to the foot-ball game, to arouse sympathy for herself in order that her employer will pay her hospital bill and doctor's fee, and who at the same time demands as much pay as a man and expects to have as good standing in the company, is guilty of gross inconsistency to say the least. As the old saying goes, she is "playing both ends against the middle," although probably she is the very last person to realize that.

No one trait more sharply differentiates men from women than the impulse of the latter to enjoy their miseries. Only the weakest and most effeminate of men delights in being wretched, in soliciting the sympathy of his friends and acquaintances, in pitying himself. With women, however, the trait is not so uncommon, although happily enough it is becoming increasingly rare. In every business there are certain women who cannot resist the temptation to tell everybody and any-

body how tired they are, how little sleep they had last night, how things are going wrong at home. They cannot lose sight of the personal element, whether it be with respect to their own troubles, or something that has transpired in the office.

A man, writing to me on the subject of human burdens, says:

"Manly men are proud of their burdens, and they bow their backs to endure."

In these words is a salient suggestion for women. We all know how courageously women for centuries have borne their home burdens, how they have endured such hardship and suffering as men frankly say they could not support.

Is there any reason why women should not be quite as proud to bear the burdens that come to them when they go into the business world, proud of their ability to carry them cheerfully and with a smile? Suppose a woman is called upon in an emergency to relinquish her Sunday of rest and recreation! Suppose she is sent out on a difficult mission, to travel at night and work during the day! Suppose she is confronted with a new issue, a hard and unfamiliar task! That is the time for her to show her mettle, not to let the tears come to her eyes and, with quivering lip, say, "I can't do that."

A woman who possessed remarkable writing and

reporting talent and who always had done her work either by taking stories that were brought to her in the office or over the telephone, broke down one day when she was assigned to "cover" a ball story. Tears of fright and humiliation stood in her eyes as she thought of how she would have to go among fashionable people and in their very presence gather her facts for her report. Needless to say, there was no place in that big organization for a woman who crumpled up mentally and physically at the prospect of a new task.

A novice in business is not likely to realize that when her employer unexpectedly hurls a cross remark at her, he is not necessarily displeased with her. He has had a sleepless night, or there may have been a family jar that morning. It may be that he has taken his wife to task for her extravagance, and with very unpleasant results. Or one of his children may have defied him, or he is facing a financial crisis in his business. He does not intend to display an irritable disposition before his employee, but, man-like, he takes it out on her in the absence of another on whom he may impose his spleen.

While nothing is harder for a woman to bear than her employer's gusts of ill-temper, let her, if she wishes to remain with him, remember that human nature is faulty and that all of us, at times, are wont to vent our ill-humor upon those for whom we have the deepest

regard. A very unhappy manifestation of the human spirit, but common enough, nevertheless.

If at a cross word a woman loses control over herself and bursts into tears, her irritable employer is more likely to become still more irritable instead of being softened at the sight of her grief. If, on the other hand, she meets a petty injustice with dignity and composure, he will have all the more admiration and respect for her.

Tears that spring to the eyes on slight provocation are a sign of physical and nervous exhaustion. They are a warning that a woman is overdrawing her account, physically. Without delay she should consult a physician and, if possible, she should arrange for a vacation or additional rest. Or, perhaps she has been staying too close to her task and needs a little relaxation. Let her arrange a few evenings with her liveliest friends or go to a cheerful play or two.

All women in business, in order to achieve the greatest possible happiness and success in their work, must cultivate the "sporting spirit," as Lady Astor calls it.

A woman's heart may be breaking, but the marketplace demands her smile. Clients and customers approach her for the purpose of transacting business, not to listen to her woes; how her head ached all night; how the frozen water-pipes burst that morning just as she was leaving home; how she had to iron a blouse before she could come to the office; how she had quar-

relled with a member of her family. She should think twice before burdening even her coworkers with her troubles. All unknown to her, they may have far worse griefs than her own.

The more a woman expects of business, the more business will expect of her. She may shed her tears, as being a woman she is bound to shed them sometimes, but let her do so in hiding or in privacy, for they have no proper place in the scheme of business affairs.

THE BIGNESS OF LITTLE THINGS

Men are led by trifles.—*Napoleon.*

He that despiseth small things shall fall by little and little.—*Ecclesiasticus.*

It is but the littleness in man that sees no greatness in trifles.—*Wendell Phillips.*

Wise men and women in all periods of the world's history have understood the bigness of little things. They have not underestimated the importance of details which to others might have seemed negligible.

Napoleon, who if he were living today probably would be a captain of industry, was a master of trifles. He would give his personal attention to details so small that his generals hardly gave them notice. He knew all about the supplies for his army, the fodder for the horses, the cooking utensils used in camp, the shoes for

his soldiers, the kind of food that was provided them. Continually he charged his officers to report to him the smallest things.

"When these reports are sent to me I give up every occupation to read them," he once said. "No young girl enjoys her novel as I do these reports."

Women in business might learn a lesson from the great Napoleon. The smallest details are important in business. Nothing is so trivial that, with impunity, it may be overlooked.

Take, for instance, the use of names. The misspelling of a name is the most awkward of errors. In the eyes of exacting persons, it is almost unpardonable.

Not only is it important to spell a name correctly, it should be written in an uniform style. If a business man often has occasion to dictate a letter to Mr. John B. Stone, his stenographer should always write the name in precisely that form at the beginning of the letter and also on the envelope. Never for the lack of time, or for the sake of abbreviation, should she write Mr. J. B. Stone. Judge Samuel T. Hopkins is not to be addressed on one occasion as "Samuel," and as "Sam" on the next.

In addressing her employer's clients, customers, or associates in person, a stenographer, clerk, or secretary should avoid careless mistakes. Mr. Ferguson does not want to be called Mr. Frederickson, or Mr. Key does

not care to be addressed, by a faulty association of ideas, as Mr. Locke. Dickens' memorable character of Mrs. Malaprop has her proper place in fiction. She is an absurdity in business life.

The employed woman who has a faculty for remembering the names of all persons with whom she transacts business has a tremendous advantage over her co-laborer lacking that excellent gift. If the second time a customer approaches the lace counter in Blank and Company's store, the saleswoman can say, "Good morning, Mrs. Brown," she has won a friend. After that Mrs. Brown is likely to remark to an acquaintance that she particularly likes to buy of Blank and Company, and to add that Miss Smith, at the lace counter, is such a clever young woman and remembers every customer!

There is a right way and a wrong way to do even the smallest thing. An untrained woman will take fifty letters and seal each one separately. A trained woman will moisten the mucilage on all fifty with a few strokes, and her sealing of the letters has the appearance of a sleight-of-hand performance, so speedily is it done. She knows that there is a close relation between time and money, and that in business production is a thing that counts.

Employer and employee have at least one thing in common—that is, time. Any woman who wastes her time wastes her employer's money. She wastes it just

as surely as if she dropped coins on the floor and failed to pick them up.

Figuring aloud, singing, whistling, and laughing are sources of irritation to serious workers. If the latter are more considerate of the offender than she is of them, they may hesitate to suggest to her how annoying the disturbance is. Often they will endure in silence with the result that they are made to suffer unnecessary wear and tear.

It is not enough actually to be business-like. It is advisable to look the part. Therefore, women workers should not take their sewing or embroidery to the office, even though they may have leisure time. The sight of a woman plying her needle in a business office is incongruous. For the same reason a cashier should not seize upon a bit of embroidery the moment she has made change.

Receipts should always be obtained from messengers and collectors when turning over money or packages to them. These should be filed where they can be reached quickly. If, for want of ready cash in the office, an employed woman pays for some trifling thing out of her own purse, she should ask for a receipt and turn that over to the firm when she asks to be reimbursed. The woman who shows a desire to keep all money matters straight will win the respect of business men.

If a worker suspects that her efforts may not be

wholly satisfactory to her employer, she should not mention that matter to her colaborers. Rather should she take it directly to headquarters and ask about it frankly. Such a course will take courage, but the end will justify the means.

A disgruntled worker may try to persuade an associate to become discontented with her situation and her salary. Ignore all unpleasant suggestions, such as, "You are doing a man's work and you ought to be getting a man's pay." The question of salary is one to be discussed only between the employer and the employee.

Every woman worker is entitled to the highest wage or salary that she can command. She must not forget, however, that in most places men are given the hardest tasks, that they have the longest hours, and that it is their part to bear the severest strain. Usually women have the better working quarters and conditions, and their physical comfort and welfare is more often considered than is man's.

In every business there is likely to be an occasional storm. The winds of discord blow. The lightnings of excited tempers flash and there are thunderings of angry words. At such a time a woman worker should know and see as little as possible. She should go about quietly, say nothing, and avoid gossip. She should take

pains to banish all thought of trouble from her mind and not to let it be reflected on her countenance.

Petty quarrelling is inexcusable among women in business. It disrupts an office or a department sometimes, and it tends to lessen a woman's efficiency. One of the cardinal rules for a woman to observe in business is that of working agreeably with other women regardless of her personal feeling toward them or of her estimate of their personal qualifications or their abilities.

In business there is no place for spiteful feminine differences. Executives have too many problems to grapple with to permit the annoyance arising from women's petulance. They are too much occupied with matters of importance to listen to the tales one woman may want to tell about another. A quarrelsome woman, however efficient she may be, is likely one day to find that she is minus a job.

Nothing is more difficult for some daughters of Eve than to attend strictly to their own business and not to meddle in others' affairs. Most men feel that they have troubles enough of their own without taking on the griefs of others. But, from time immemorial, woman has borrowed the troubles of her neighbors and has felt it her duty to regulate their affairs. She is inclined to regard this effort as a virtue rather than the vice that it really is.

Every firm has confidential business secrets that for

reasons best known to the officers and stockholders are not to be published to the world outside. Young workers who learn these secrets not intended for distribution may not realize fully the importance of keeping them. Perhaps a firm is passing through a temporary financial crisis when one indiscreet word may cause endless trouble, even financial collapse. In any event, an unfavorable report is likely to impair a firm's credit, and sometimes it is years before the damage can be fully repaired.

A jealous wife may so forget her dignity as to question her husband's employees. Through them she may seek to learn if her husband receives letters from other women, telephone calls, or visits to his office.

Whatever happens in a man's office, whether it be right or wrong, must be regarded as private business never under any circumstances to be revealed. An employed woman demonstrates her wisdom when she quietly disclaims all knowledge of her employer's personal affairs.

She has nothing to do with her employer's personal conduct or character so long as she is not involved in any wrong-doing and so long as he accords her a decent respect. If he does not do what is right according to her standards, she must forget about it and do right herself. If she should be called upon to participate in any dishonorable transaction, she should seek

employment elsewhere and let the matter be a closed book.

It is very foolish for an employed woman to interpret as a personal offense a complaint made against her firm, its service, or its wares. The trouble, whatever it may be, should be adjusted politely and tactfully, and without offending the customer or reflecting in any way upon the integrity or standing of the firm. This course, needless to say, may require the exercise of diplomacy.

Nearly every man has some eccentricities. One who is a reasonable employer in all other ways will "fire" a worker who telephones to his home to ask him about some detail of his business. His home hours, this man declares, are sacred to his wife and his children. He draws a sharp line between home life and business, and when he once leaves his office he wants to forget the market-place.

Not a few men insist upon certain articles being kept in certain places on the desk. They expect their secretaries or stenographers to see that the basket for incoming mail and that for outgoing mail are not moved out of place. Any one of a thousand trifling things may get on a man's nerves. Let each employed woman try to discover her employer's eccentricities, if he has any, and avoid giving him offense.

Gravely mistaken is the woman who regards her employer's office or store-room as a commissary. Yet,

she may even boast that she never buys a postage-stamp. She furnishes all members of the family with letter-heads and envelopes from the office for their personal correspondence. She takes home pencils, erasers, clips, and the like. At holiday time, when she has to dig deep into her pocket to buy stamps for her Christmas cards, she relieves the strain somewhat by filching twenty or twenty-five stamps from the office store. In fact, she makes a practice of never spending from her own purse so long as she can draw on office supplies. She does not realize that this is one form of stealing, petty though her little thefts may be.

Using the name of the firm in order to secure personal favors is another error into which a woman worker may fall. If she has not comprehended fully the impropriety of doing so, she may use her business connection to secure extensions of credit under circumstances hardly warrantable. If her employers were to discover that she was using the institution for the sake of obtaining personal benefits, they probably would be indignant.

Religious discussion is to be avoided in business. Unless she is asked about her religious faith, an employed woman is the wiser when she does not mention in her business life her affiliation with any church or creed. Attempts at proselyting in an office are unpardonable. No less reprehensible is the spreading of

religious propaganda in an office, store, or factory. The woman who out of a mistaken sense of zeal for her church or her religion talks her religion in business, or who gossips about or reports on those not in religious agreement with her, has failed to master one of the cardinal rules of business conduct and etiquette.

Because this cardinal rule has been ignored too often, many employers insert in their advertisements for workers the phrase " state your religious faith or church affiliation." The result is that many an innocent and unoffending worker who regards her religion purely as a personal matter is made to suffer for the fault of her less discreet sister-workers who have had no better taste or judgment than to flaunt their religious convictions in their business life.

Life is made up of little things for the most part, details of work and method, small courtesies, little kindnesses, and pleasant smiles. Once in a while a worker is assigned a big task. But all of us have before us daily many smaller things to do.

It is only after we have mastered the smaller things that the big opportunities are offered us. Not one of us in the world of business can afford to overlook the little things.

CHAPTER IV

SUCCESSFUL SALESMANSHIP
PERSONALITY, THE GOLDEN KEY
CHARACTER AND REPUTATION

CHAPTER IV

SUCCESSFUL SALESMANSHIP

An increasing number of women in the United States are making a success of salesmanship. In department stores women have almost entirely replaced men, and in many specialty shops the only man in evidence is the floor manager.

Women are achieving a substantial success in the sale of all kinds of insurance. Not a few are selling real estate and some of the bolder spirits have become commercial travellers.

Why should not women make a success of salesmanship? They possess naturally many of the most necessary qualities, such as patience, tact, and resourcefulness. Selling appeals to women, moreover, because it is one of the most fascinating games in business. A saleswoman comes in contact with all sorts and conditions of people, the class of her customers depending largely upon the kind of goods she has to sell. There is something dramatic in selling that appeals to her with its element of contest, its chance of victory, and hazard of defeat. And in any event she will develop through experience, even though she has been the most

timid and shrinking of women, alertness, poise, and self-confidence.

Every would-be saleswoman learns in the beginning that there are four steps in making a sale. Those steps are to arouse interest, to create desire, to close the sale, and to insure satisfaction.

Selling, therefore, is very much what a saleswoman makes it. She may take her place behind the counter and serve her customers so listlessly that they fairly have to sell themselves. Or she may display so much intelligence, and give her customers such a superior service, that they are eager to return to her.

But however keen her personal ambition and her desire to give " value received," she will need training and preparation. The modern store usually holds night classes in salesmanship for its women employees with the advertising manager, the sales manager, or a specialist in the science of salesmanship conducting the classes.

In such classes the women are taught that they must be thoroughly acquainted with their stock; that they must believe in what they are selling; that they must be able in a measure to anticipate the wishes and desires of the buyer, that by their candor, their courtesy, and their knowledge they may win the confidence of their customers.

If a saleswoman is able to give sound advice to a cus-

tomer in the making of a purchase, the latter may be persuaded to buy a better quality of goods than she would choose otherwise. She must know also how to arouse interest in other lines of merchandise than that for which the customer has asked.

Selling notions, ribbons, toilet articles, and laces does not require so high an order of ability as the sale of linens, silks, and dress goods. Millinery, dresses, and suits demand a still greater skill. The closing of a sale when a customer is in doubt about a hat, a gown, or furs is no easy accomplishment, particularly in view of the fact that it is to the advantage of the house and the individual saleswoman that every customer shall be permanently pleased.

The majority of shoppers have their favorite saleswomen from whom they make the bulk of their purchases. A shopper will go to Blank and Company for her millinery, not necessarily because that firm offers better prices or a greater variety, but because she finds it so satisfactory to select a hat with the assistance of that "clever Miss Jones." Through years of acquaintance Miss Jones has learned her customer's needs, the colors she likes, the shapes that suit her, and approximately the price she can pay.

For similar reasons a shopper will patronize the ready-to-wear department in another store, where Miss Smith gives her sympathetic and intelligent service in

the purchase of a dress. In a third house the shopper is a steady patron of Miss Brown at the toilet goods department, where she can make her selections with the minimum of effort and loss of time.

Clever saleswomen frequently take their customers from store to store with them, an example of the power of personality in the realm of salesmanship.

The woman who goes out to seek customers instead of waiting for them to come to her needs courage, initiative, and resourcefulness.

The importance of studying a prospect before approaching him cannot be overemphasized. The sales-talk must fit the prospect, and to this end advance information often is invaluable. A man may be pleased if his prowess at golf is mentioned casually, or if reference is made to a recent achievement in the business or professional world. With some persons it is better to plunge into the main issue, while with others it is better to lead up.

Busy persons often are hard to see. However, they expect salesmen and women to possess enough energy and determination to overcome all obstacles placed in the latter's way. Even with the hardest prospect, a certain number of salespeople will secure interviews. So, why not be one of the successful? Many a delayed interview has been secured by timely and courteous persistence. There are few persons so adamant that

they will refuse to see the same solicitors again and again. So, finally, they will make time for the salesman, even though it be a busy day.

In some instances, it is a good policy to telephone for an appointment. The saleswoman who selects this method should not waste words. Upon securing a telephone connection, she may say something like this:

"Mr. Smith—this is Miss Jones representing the Blank and Blank Company. I have a business matter I want to present to you. What time would be most convenient for you? May I call between 11 and 12?"

Mr. Smith will have to say either "Yes" or "No" to her question, and in case he replies in the affirmative, Miss Jones may ask him whether 11 or 11:30 will be the more convenient hour. When he has specified the hour of the interview, she may say:

"Thank you, I will be there at that time."

Entering Mr. Smith's outer office on the minute, she will say to the clerk or stenographer in the waiting-room:

"Will you please tell Mr. Smith that Miss Jones is here?"

But, let us suppose that Mr. Smith has replied that he has many engagements and he cannot see Miss Jones on that day. If she is in town for only a few hours, or a day or two, she may explain that to him and ask him if he will not indicate to her when he will receive her.

If the prospect is a woman living at home, it is all the more necessary to ask for an appointment by telephone. A housekeeper may be occupied in her kitchen, or she may have a sick child. She is in a much better temper to receive a solicitor who has given her warning of approach. In the afternoon hours a home-keeping woman may have visitors, when the advent of a solicitor or saleswoman will prove embarrassing to both.

A saleswoman should watch her prospect very carefully and note immediately any sign of impatience or flagging interest. She defeats her own interests when she wearies a prospective customer or overstays her time.

The attitude of a saleswoman never should be one of servility. She should approach an interview with dignity and confidence and the almost invariable result will be that she will command the respect of her prospect the moment she steps across the threshold of an office or a home.

Appearance and manner are important factors in salesmanship. Before approaching a prospect a saleswoman should scrutinize her costume. Dust on her hat or on her shoes will not help her to effect a sale. Before entering a residence or an office she should take out her pocket mirror and look carefully at her head and face. Not one hair should be out of order, and it may be that

her complexion will require a little touching up before she is quite ready to present herself.

Industry is as valuable in salesmanship as in any other line of work. There never was a successful saleswoman who lay in bed until noon. The most brilliant talent for salesmanship will avail little if the work is spasmodic; while only a fair amount of native ability, combined with patient and persistent effort, may yield gratifying results.

Courage is another prime essential. Fear of a prospect is likely to rob a saleswoman of her poise and cause her to forget her sales-plan. That same fear also may cause her to dislike her prospect and to shrink from meeting him. Fear may make the hand clammy, the voice to quaver, and the whole figure to sag. Practically all beginners suffer from fear in some measure, but with the proper auto-suggestion, it may be overcome.

It takes courage to enter a room with confidence after having been turned down repeatedly. It takes courage, when a woman is working on her own initiative and without supervision or direction, to start early in the morning and work late, to deny herself every temptation to dawdle over her breakfast in the morning, or to take in a good show in the afternoon.

Women, as a sex, are credited with possessing more inherent tact than men. Tact, briefly, is the faculty for

saying and doing the right thing at the right time. A tactful saleswoman will indulge her prospect in his or her pet opinions. She never will argue over a non-essential, or that which does not bear upon the sale. She tries to find out her prospect's likes and dislikes, and to govern herself accordingly. She avoids all such perilous topics as politics or religion. She tries to say that which will make her prospect feel better and happier, and even if she does not make a sale at the first interview, she prepares the way for a friendly reception the next time she may call.

Albert J. Beveridge, who was once a salesman, has said that "being prepared is the secret of most successes in this world." The woman who thoughtfully and painstakingly has prepared herself to approach a prospective customer by having the facts she wishes to present well in mind; who has foreseen possible objections her prospect may offer, and who has decided in advance by what arguments she may overcome them; and who at the time of her visit is physically fit and in a buoyant humor, has her sale at least half made.

PERSONALITY, THE GOLDEN KEY

What is personality?

No one has been able to take its measure or to lay down definite rules for those who desire to cultivate it.

One has called it "the manifestation of character."

Another terms it "personal atmosphere." A third declares it to be "the way a man acts out his life." In any event, it is "that something," illusive and subtle, in men and women which every one feels immediately and which none can describe.

Personality is known by the influence it exerts.

The moment you find yourself in the presence of a real personality, you begin to breathe more freely and to feel more keenly alive. You have suddenly a delightful sense of security and well-being. All feeling of limitation drops from you like a cloak and for that moment, at least, you are certain that there is nothing in the world that you cannot do. You have new desires, new longings, new ambitions. Life seems to take on a bigger meaning and you say to yourself, "This is a great old world and I am glad that I am living in it—I shall do something big one of these days." Then, you go forth with a new aim and purpose, for you have caught a spark from that vivid spirit which gives you a new lease on life.

Personality is the basis of every successful career. When I use the word "successful," I do not use it in its financial sense alone. A successful man must have more than money. He must be able to exert influence. He must have respect, and above all, friends. He must know how to inspire confidence and how to make the utmost of his talents and abilities.

Personality measured on the physical plane depends not so much on size and color and contour as it does on that intangible force we call vitality. Personal magnetism, a term often used synonymously with personality, is predicated on a reserve fund of vitality and strength. The "all-tired-out" woman is not magnetic. She may have enough vitality to keep her going, but she has no surplus to give out. This fund of vitality or personal magnetism may appear as physical exuberance. Or, repressed, it may give the effect of large vital forces in reserve. It acts like magic on an audience, and a certain few persons possessing outstanding personality and magnetism need only pass by in the street to make their presence felt.

More difficult of analysis is the intellectual quality that enters into personality. Always, it presupposes a clear, vigorous, and alert mind. The more cultivated the mind, the wider its range of interest, reading, and general information, the more it has to contribute to the personality.

Still more important is the contribution of the emotional nature. In developing a personality, the subject must ask over and over, "Do I know how to feel, not monotonously and dully like so many others, but keenly and vitally, that I may radiate emotion, though always keeping it under control?"

"She has so much feeling," you say of one of your

friends. You mean that she has a wide range of sympathy, that she understands many types of human beings, and that she is able to express what she feels.

Emotions are freed by broadening and enlarging one's sympathies and by encouraging a response from others. A strong soul pours itself out, and it touches with its vital power every one with whom it comes in contact.

Self-consciousness is an obstacle to the cultivation of personality. It walls off what personality there is, so that it cannot develop and expand. Even the kindliest and most generous of natures may not be able to break through the barriers that self-conscious persons rear. In fact, the world at large seldom has time or patience to penetrate such reserve. And why should it when life behind the barrier appears to be colorless and uninteresting and the universe outside so full of any number of delightful things?

Delsarte formulated an excellent motto when he said: "Be strong at the center and you will be free at the circumference."

Men and women who are weak at the center through fear, timidity, indifference, or self-consciousness cannot, or do not, let themselves go in that delightfully spontaneous manner which is one secret of personal charm.

Another obstacle is affectation. The world is quick

to detect insincerity, and it has a proper horror of shams. It likes a simple, straightforward manner, the cordial handclasp, the person who looks it right in the eye. It delights in men and women who are truly and beautifully themselves.

If you are striving to evolve a personality, avoid fear as you would the plague. Why, indeed, should you be fearful of other persons? Are they not of the same flesh, blood, and spirit, God having made us all? Do we not, each one of us, live out our little span of life in this world, to come to our six feet of earth in the end?

So, why be overawed and made nervous and perhaps miserable by a human being not unlike yourself—not even if he be rich and powerful and prominent? He is the son of a human mother, just as you and I are. None of us are the children of Olympian gods.

Never allow yourself to think that while grace, beauty, charm, and poise are all very proper in the personality of a woman of leisure and fashion, they have less important parts to play in your life, spent, as it is, in the busy world of affairs. You need all the lovely graces. You need to know how to smile charmingly, how to speak beautifully, how to walk, and how to sit, how to rise and how to enter or to leave a room. But if you are not very careful, the business world will rob you of the more feminine phases of your personality, and to your everlasting loss.

You can learn these things if you want to. One of the characters in Charles Rann Kennedy's play, *The Servant in the House,* says, "Everything comes true if you wish it hard enough." To wish devoutly for a personality such as will charm others is the very first step toward acquiring it. Many of those persons who so patently are lacking in personality have probably never formed a definite desire to develop one of the greatest assets they could have. Or, the desire, if they did conceive it, was not strong enough to impel them to action.

It is exceedingly helpful to observe carefully those persons whose characteristics are generally admired, and to form associations with them whenever possible.

Because of self-consciousness and timidity, a woman may seek persons of lesser accomplishments than her own, indulging what the psychologists call "an inferiority complex." It is easier, she finds, to mingle with somewhat inferior persons. They do not make such great demands upon her as superior ones do. She feels more comfortable in their presence, more "at home," as the saying goes. Succumbing to that temptation, she moves in a lower stratum of society in order that she may not feel at a disadvantage through comparison.

No policy could be more disastrous for an ambitious woman. All of us profit by association with those

who know more than we do, who are more graceful, more finished in manner, who have more poise, greater charm. Certainly we achieve nothing by fraternizing with those lower in the social, intellectual, and cultural scale than ourselves. Not only are we known by the company we keep—we actually grow to be more or less like the persons with whom we associate most constantly.

The woman in business who is bent on developing an impressive personality must respect herself and her work if she expects the world to respect her.

Never should she think of herself as a mere cog in the wheel of industry, or as only an atom in the great struggling mass of humanity. She must think of herself always as a separate entity, of her present situation, if it be uncongenial and unsatisfactory to her, as a temporary one. She must regard her work as a stepping-stone to something higher, and she must hold in her mind always a clear vision of what she is going to become.

Woman is like God in this—she creates in her own image. Whatever work she may undertake, it is the lengthened shadow of herself. All through her life, industrial and social, she will express herself, and fortunate is the woman whose medium of expression is a compelling personality.

For, personality more than any other one human

force has the power to purchase all good things. Wealth, position, honor, fame, friends, and a thousand precious opportunities flow toward the possessors of charming and attractive personalities, who through those personalities hold the keys opening every door in this life.

So far as you are concerned, therefore, the richest mine in the world is within you.

Why not begin to develop it this very day?

CHARACTER AND REPUTATION

Business is the testing-ground of character.

One of the first questions an employer asks about the woman who applies for a position in his office, or with his firm, relates to her character and her habits of life and work.

Is she scrupulously honest? Will she be conscientious in the performance of her task? Will she carry on with the same energy and industry when her supervisor is absent that she would if he were working in the same room? Will she be loyal and will she regard as confidential all information concerning her employer's business? Will she hold his secrets inviolable?

"When I employ men or women I regard character as a more important factor in their service to me than knowledge of my work, speed, or skill," declares a man who has been more than ordinarily successful in the

selection of workers. "I know that a woman of sound character is going to be loyal, and that if she makes occasional errors, she will do her work as well as she can. In a few months, or in a year, at most, I will be able to teach her such additional things as she needs to know. With intelligent coaching she will increase her speed and her output, and once she is trained I have the comforting assurance that I can depend upon her.

"If I know anything about business administration, it is this: character is the basis of all permanently competent and satisfactory service. I will take less skill and more character in a worker any day."

An employer knows that his business is going to be judged not only by the character of the officers of the corporation and the stockholders, but by that of the men and women in the firm's employ.

The president of a large corporation, in addressing several hundred men and women on his payroll, said: "The public judges me and my organization by you. Each one of you is my personal representative, and each one is an official representative of the company."

Business demands that a woman worker, like Cæsar's wife, shall be above reproach. She is responsible to her employer and to his company for her personal conduct and behavior, outside of office hours as well as during them. Not only must she avoid all wrong-doing—she never must give the appearance of wrong.

Business is hardly less sensitive to unpleasant gossip about a woman than is her own family.

It reflects to some extent upon the business with which she is connected if she refuses to pay a bill, the justice of which she cannot contest, and she should be extremely careful never to issue a check unless there is sufficient money in her account to take care of it. If she should become so neglectful of her obligations as to permit her wage to be garnisheed, she will place herself in peril of losing her situation.

In the mercantile world, men and women like to buy wares of one who sells goods, not her principles.

"It is such a pleasure to buy of Miss Smith," declares one of her regular customers. "I always feel that I can depend upon everything she tells me. She never misrepresents goods in order to make a sale."

A modiste can make no greater mistake than to promise to complete a dress by a certain day when she knows that feat to be impossible. Women who work by appointment or contract should not take in more orders than they can fill and deliver on time. The character of a woman invariably is reflected in the character of the service she gives her customers, and the world is not slow in deciding who is, and who is not, dependable.

A woman's character is in her own keeping. Her

reputation, however, is largely in the hands of others. Calumny gives no proof, and it asks none. Therefore, a woman in business must exercise the greatest discretion, not only in matters of personal conduct, but in her choice of associates.

While a woman of good heart always has the impulse and desire to be kind and courteous to all persons, whether they be of good or ill repute, she is careful to choose as her close associates and companions only those of unsullied reputation. Particularly, if she is living apart from her family, she must exercise discrimination; for in that situation, she is the more likely to be judged finally by the companionships she cultivates.

Perhaps she has been invited repeatedly to join a group of young people, or a circle of married couples, who are kind and generous and pleasant, but who are neither fastidious nor discreet in the pleasures that they take. However lonely she may be, however infrequent gala occasions may be for her, she cannot afford to join them on pain of being thought to have tastes or to hold social standards identical with their own.

So impressionable is the nature of woman that her experiences and her thoughts ultimately are revealed in her face. Her loves and her hates, her struggles and her triumphs, her aspirations, her sense of integrity, or

her compromise with her principles—all of these are photographed on the sensitive negative of her soul.

Elbert Hubbard once said of Jane Austen, "She looked good because she was."

"Does it pay to be good?" many a girl has asked in an hour of depression and temptation.

It does.

"Character always is known," said Emerson. "Thefts never enrich; alms always impoverish; murder will speak out of stone walls. The least mixture of a lie, for example, a taint of vanity, any attempt to make a good impression or a favorable appearance, will vitiate the effect. But speak the truth and all nature and all spirits will help you with an unexpected furtherance."

No better advice, no truer thing ever was written for women in business. Many a woman worker in a crisis in her life has received this unexpected furtherance because of the reputation for clean living and conscientious effort she had established over a period of years. For when the crisis came she found plenty of friends eager to help her; and she learned then, if she had not known before, that those who live right need not suffer for the satisfaction of real needs.

The business world always is looking for women who can do more than demonstrate ability; women who are true to their heart's core; women who are steady and dependable; women who are loyal; women who can

say "Yes" at the right time, and who have the courage to say "No."

Money, fame, and position are unquestioned sources of strength and protection so long as they last. Character and reputation are sources of power yesterday, today, and forever. They play the dual rôles of cause and effect.

CHAPTER V

ENDURANCE IS ESSENTIAL
THE VALUE OF A HOBBY
REST, RECREATION, AND VACATIONS
FROM OFFICE TO DRAWING-ROOM

CHAPTER V

ENDURANCE IS ESSENTIAL

BLESSED is the woman who has ability. Twice blessed is she who has ability, plus reliability. Thrice blessed is she who has both, plus good health and endurance.

No course is more detrimental to a woman in business than to work by fits and starts, to lose one day this week, a half-day next week, with the plea that she is not well enough to perform her duty, or that she is "all tired out."

"My one objection to employing women is their lack of physical endurance," declared a business man who has hundreds of women on his payroll. "We never know until we have called the roll in the morning how many women may be missing. It is a serious problem in our business, and one which I do not know how to solve."

No employer can solve it. The solution is in the hands of the women themselves.

If a woman expects to make a success of business, she must have health and endurance. Her employer must know that he can depend upon her to put forth a sustained effort year in and year out. The chronically tired and frequently ill woman may call herself any-

thing but a business woman—the title is not rightfully hers.

The all-tired-out woman cannot think clearly or constructively. She is reluctant to take the initiative or to assume responsibility. There is an unevenness in her work that sorely tries the patience of her employer. Her mood too often is one of pessimism, for when the physical machine is not working properly, human hope wavers, the sense of justice is likely to become warped, and loyalty declines, even fails. The unhappy victim of poor health conditions is not only a miserable creature in herself, but she makes others around her restive. Her influence is depressing, and the bid that her tired eyes make for pity from her employer eventually becomes exasperating, even to the kindest and most generous of men.

Since ability to work is the business woman's capital, every wage- or salary-earning woman necessarily must take an intelligent interest in her health.

Some women never take a thought of their physical condition until they become ill. If suffering pain, they try to ignore it, or triumph over it by force of will. Other women, on the contrary, take a morbid interest in all their physical sensations, and are tortured with fear at the first attack of pain. Either course is unintelligent. Even a slight illness suggests the wisdom of consulting a good physician, and the really wise and

foreseeing woman submits herself for physical examination every six months, or at least, once a year.

Why do we eat?

To generate energy, force, and power.

More women in business are given to undereating than overeating. If you will watch the food selections of hundreds of women in restaurants and cafeterias frequented by business women, you will be surprised by the large number who lunch upon a small plate of salad or a piece of pie, together with a cup of tea or coffee.

A woman may exist during the afternoon hours on so slender a diet, but she is not likely to generate sufficient vitality to have what is commonly called "driving force." If she has a heavy afternoon's task, she will begin to feel very tired by three o'clock. She will have that "gone" sensation in her stomach, and she will fairly count the minutes until closing time.

If that same woman had eaten two well-cooked vegetables, potatoes, beans, peas, hominy, carrots, or cabbage, with a slice of whole-wheat bread, perhaps a bit of salad and a sweet, she would find herself well fortified for the afternoon's work.

Shall an employed woman eat two or five meals a day?

If she varies from the usual three meals, she should consult her physician, and she should experiment until

she can learn just how often she should eat, and how much, in order to lead the most efficient life.

During work periods of unusual length or strain, it is sometimes helpful to take a glass of milk or chocolate in the middle of the morning and the middle of the afternoon, in addition to one's regular meals. A glass of hot milk, sipped at bedtime, is nourishing, and soothes tired nerves.

Women in business often become so absorbed in their work that they neglect to drink enough water for the maintenance of good health. One who drinks plenty of pure water is less likely to suffer physical disturbance. She will retain her youth longer and have a clearer complexion and brighter eyes.

The woman who boasts that she can commit excesses with impunity, that she can overeat, that she can dissipate at night, and be up bright and early in the morning, ready for the day's work, will come to grief in the long run. Sound, restful sleep is necessary to the worker. Persons differ in the amount of sleep they need. Seven hours will suffice one person as well as nine hours will another. Fresh air in abundance while sleeping rebuilds energy and vitality, and sleeping on an open porch, unless the weather is severe, is the ideal condition.

To keep warm while in bed is another important item. To try to sleep while feeling chilly means to suffer a loss of vitality and to fail to rebuild as one should.

ENDURANCE IS ESSENTIAL

From time to time, almost any women in business will suffer a period of painful fatigue. Going to bed for a few nights at seven or eight o'clock, not necessarily to sleep, but to rest and read a cheerful book, often will repair the damage. Business women more than others, perhaps, need to cultivate the habit of sleeping independently of circumstance.

Sleep, says an authority on the subject, is not as important as people think it is. Rest is the great essential. And if one will rest quietly without worry or fear, a few hours of unconsciousness will not be missed. It is the person who tosses and turns and frets through a sleepless night who gets up in the morning too exhausted to begin the day's work.

The best condition for sleep is to shut out all sensory stimuli, and this usually is best accomplished by closing the eyes. Or, if it seems better to keep them open, fix them on a star outside the window, or on a tree, not intently, but quietly and restfully, and after a while the eyes will close of themselves.

"I tossed the whole night through," many a woman has reported to her family in the morning. No wonder she did not sleep. One must lie perfectly quiet when the wooing of sleep is difficult; and one must resist the impulse to move. From lying quiet, the body after while will become quiet of itself and relax.

The greatest difficulty sleepless persons have is the

control of their thoughts. They go over the happenings of the day, or rehearse the actions and words of the morrow. To clear the mind of all thought as nearly as possible, "to think nothing," is a condition favorable to sleep.

It is said that Napoleon always slept at will. Possibly he employed a system similar to that recommended by modern psychopathologists in the treatment of their patients, suffering from insomnia.

Endurance is a faculty that may be cultivated. Many a delicate girl whose family always indulged her and saved her energies, has gone into industry and has worked steadily eight or nine hours a day without detriment to her health, and to the amazement of all her relatives and friends. She was wise enough to cultivate endurance in order that she might survive.

THE VALUE OF A HOBBY

In a large northwestern city the superintendent of schools invariably asks the teacher who applies to him for a position if she has a hobby. It is his firm conviction, based on years of experience in the teaching profession, that a woman instructor in order to attain the highest efficiency should have some definite interest outside of her daily task. This outside interest, he holds, gives her a wider sympathy with people and a broader conception of her own work. It lends variety

to her existence, and it tends in some others to ward off what has been called "the age of despair."

Women who follow one of the arts or the professions seldom feel this need in their lives. Music, painting, sculpture, etching, law, medicine, or writing—the pursuit of any one of these is sufficient to fill a woman's life. She has contacts with many persons, usually, and she discovers many avenues of expression, more of them, commonly, than she has either the time or the strength to pursue.

But, with the teacher, the saleswoman, the bookkeeper, the clerk, or the stenographer, this is not always so. Her efforts, too often, involve constant repetition, and the keeping of a schedule of relentless routine. Then it is that a hobby demonstrates its value. It helps to establish a balance in her life and to keep it true.

How a hobby may become the means of enriching the life of a lonely woman was demonstrated in the case of an accountant, a quiet little body who had lived in her town for five years, making but a few acquaintances, and whose life had fallen into a groove of monotonous routine. By chance, she came across a manual on hand-reading. For want of other diversion she studied it assiduously. Report of her interest in the subject reached the ears of a woman in charge of a charity bazar. She was asked to disguise herself as a gypsy and to read palms two evenings in one

week. Her fame spread, and she was asked to officiate in a similar capacity at parties and church fairs. In no time she had widened her circle of acquaintance. She made friends gradually, and she had no end of interesting experiences.

A saleswoman in a department store has china painting for her hobby. Once every week or two she takes a lesson from a good teacher in the evening. Occasional sales of work pay for her lessons and materials. She has introduced something in her life beside the routine of her business career.

If a woman in business who was devoted to music before she entered upon a wage-earning career allows herself to drift away from it, she loses something valuable from her life. Church choirs in thousands of towns and cities are recruited largely from the ranks of employed men and women whose lives are the richer for the service they render, and who have many happy associations formed through attendance at the church services and at choir practice. Choral clubs offer further opportunities for those who enjoy group singing.

For a woman working in a man's world, it is a wholesome thing for her to get in touch with woman's world during her leisure hours. Groups of employed women who like needlework can spend many a happy evening together, exchanging ideas, discussing the cost

of materials, and planning new accomplishments in that line.

Golf is rapidly becoming the hobby of employed women, who play on half-holidays and after working-hours on the public links if they do not buy memberships in clubs. An efficiency expert made the assertion that every worker who plays golf regularly should be worth $500 a year more to his employer.

Why should not this rule apply to women of the business world?

The dangers of the dangerous age are less for the woman with a hobby, for one who keeps up a course of reading, or who continues to cultivate even a small accomplishment. It may be that in certain crises in her life an outside interest that is absorbing will ward off a severe temptation to turn from the path of honor. Certainly, it may spare her many hours of loneliness or boredom, while it makes her the more companionable and the broader in her point of view.

It matters little what this hobby is so long as it is compatible with her hours of work and so long as it does not require too great an outlay of energy. It may be the planting of a rose garden. It may be learning a new language. Yet, it is good if it serves to keep alive enthusiasm in her and to add variety and zest to her life.

TO WOMEN OF THE BUSINESS WORLD

REST, RECREATION, AND VACATIONS

Did you ever look upon rest in the light of an active achievement?

One wise in the ways of this life, Dr. Henry Churchill King, president of Oberlin University, so regards it. Failure to take enough rest to keep the mind and body in health, he considers a real sin of omission.

One of the best manifestations of progress in American industry is its attitude within the last decade or two toward the vacation custom. Whereas formerly most employers regarded vacations for their workers as gratuities, they have realized in later years that an annual period of rest and recreation represents a gain in productivity and efficiency, rather than a loss. With the acquisition of this more scientific idea of management, they have accepted the vacation as part of a rational plan of life and work. Just as they have demonstrated to their complete satisfaction that more and better work is accomplished in eight or nine hours than in ten or twelve, so they have seen that vacations make for stronger and healthier bodies and happier and more contented minds.

Every woman in business should remember that rest is more than a matter of physical hygiene—it is one of morals and temper as well. The power to resist temptation is much greater when we are in excellent health,

and weaker when we are living in a state of anæmia or fatigue. Self-control involves the higher brain centers, which are first affected by fatigue. Control becomes increasingly difficult as those centers are more and more overtaxed.

Physical exhaustion and brain-fag, also, are followed by a lessened ability to bear responsibility, an uncertainty of will and the power to inhibit. Many a girl has first yielded to evil suggestions when she was physically and nervously exhausted. If we could trace to their origin all phases of human dereliction, we would find a good deal of undernourishment and overstrain, verging on the point of collapse.

"Oh, I feel perfectly well, and I do not need a vacation."

How many women absorbed in their business, how many wage-earning girls, have made that assertion during the season of vacation, only to discover three or six months later that they had made a grievous mistake! It is poor business, neglecting or refusing to take a rest at some time during the year. If a woman feels no need of rest, physically, she may wake up one morning to discover that she has gone to seed mentally.

Power of selection enters into the planning of a vacation as in everything else in this life.

What is one woman's meat is another woman's poison. The important thing is to select the kind of

a vacation that will make one happy for the time being, it matters little what one does. There is no greater folly than to try to persuade a woman who is dependent upon creature comforts, porcelain baths, immaculate bed-coverings, and daintily served food, that she ought to go to the country or go on a camping trip. Not all persons are adapted to "roughing it." If they force themselves into such a situation, they may do themselves a positive injury. What they need on a vacation is the maximum of physical comfort and cleanliness for the soothing of their fastidious souls. They find real joy in a well-furnished hotel room, in what we call "service," and they want to dip their fingers in finger-bowls, not to eat from tin plates.

Others, on the contrary, long to escape civilization. Many a woman delights in putting on a suit of khaki and a heavy pair of walking boots. A great peace descends upon her as she lies down on a hard cot and looks out through the rolled-back tent-flap at the starry sky overhead. She likes to hike over plain or mountain, to help gather the wood for the camp-fire. From nature she gathers a new sanity, and in the wood or on the mountain-side, she brushes the cobwebs from her soul. When she goes back to her work, refreshed by a complete change of habit and environment, she takes up her task with renewed zest.

Those whose chief desire is to see something new and

different, who have an appetite for strange scenes and faces, new experience, fresh impressions, who delight in studying unfamiliar types of men and women, who feel that life is painfully short for all the variety of thought and living they long to compress into it, are prone to wonder why some of their friends in vacation season visit the same old haunts, year after year, meet the same persons, renew old acquaintances, look at the same rocks, trees, and flowers. But this quiet and familiar way of taking a vacation is the best possible thing for some women. They would make themselves miserable in trying to adjust themselves to strange surroundings. Their heads would reel with the effort of assimilating new impressions. Their nerves would become jumpy, and they would return home more tired than when they left.

Yet, even for the most enthusiastic seeker after new ideas and impressions, the most adaptable of persons, it is well sometimes to take a vacation of isolation and repose, and instead of journeying about and sightseeing, visiting and theater-attending, to quit all forms of activity except breathing and eating, when the mind and the emotions are held in abeyance for days or weeks, as the case may be.

Every employed woman should have the privilege, if she wishes to exercise it, of taking her vacation alone, unless she is a very young girl, and must be chaperoned.

However devoted she may be to the members of her family, it may be that she will achieve the maximum of rest and relaxation only by isolation, by rising and retiring just as the spirit moves her and taking her meals with no thought of the comfort or convenience of another. Such an experience is particularly satisfactory to a woman who, for fifty weeks in the year, has lived by the clock, and who has family obligations to discharge. For though one woman cannot be happy going away from home quite alone, another rejoices in the personal freedom of an independent holiday, and she returns after a fortnight all the fonder, all the more appreciative, of those whom she left behind.

Mood is everything in a vacation. If one cannot take it with a cheerful and happy spirit, it is better to remain at home. Nothing is more unfortunate than for a woman who feels that she cannot afford to go away for her vacation to travel and run up a hotel bill, constantly worrying over the money she is spending. She would much better rest in bed at home, read a few good books, go to the theater oftener, visit her friends, and find as much pleasure as she can in her accustomed surroundings.

This matter of "affording" may be mental as well as material. If only those who truly felt that they could well afford to spend the money, went away from

home for their vacations, the hotels, steamship lines, "rubberneck wagons," and taxis soon would have to go out of business. Conservative women, sometimes, find it expedient to borrow several hundred dollars for a vacation, knowing that with increased efficiency they will earn more and pay back the loan. Americans spend their money; they enjoy with intensity, and they return to the business of life with renewed zest.

Women doing certain kinds of work involving a severe mental strain find it a better plan to divide their vacation time into two periods which they take twice in the year. Every woman, according to her needs and opportunities, must work out her own vacation problem. What she makes of it will have a good deal to do with her ability to resist fatigue and illness and to extend the span of her working years.

FROM OFFICE TO DRAWING-ROOM

That day when women in business will be judged solely on the basis of personal value, and when they will be accepted as readily in society as men, other things being equal, is fast approaching in America.

Money is not essential to social position. Neither is lavish entertaining the price of personal popularity. In every town and city there are single and self-supporting women who are asked everywhere because they possess every desirable attribute except money.

Having limited quarters, they can give only a little supper or have a few tables of bridge. Yet, they return every bit of hospitality that is offered them because they have the faculty of making a party go. They talk well, they dance, they play a good game of bridge and a creditable game of golf. They are cheerful and amusing, and they are welcome wherever they are well known.

Let us suppose that a clever and successful business or professional woman opens an office or takes a position in a strange town. She brings with her no letters of introduction to important persons. She has no social entrée and she has her own way to make. Her income enables her to have a few good dresses and to entertain occasionally in a modest manner in her small apartment, or to have a few guests at a café or hotel.

This young woman must be prepared in her own mind to make haste slowly, for a desirable position among congenial persons is not easily or quickly won. The first thing for her to do is to join the church of her denomination, and to take part in its activities. Most churches have supper-clubs with semi-religious or educational programs following an evening repast. A new member will make some friends in one of these pleasant groups, who will invite her to their own homes. From one home, she is likely to be asked to another,

and after a few months or a year she may find herself with an agreeable, if small, circle of friends.

All cities and towns of fair size have one or more clubs for business and professional women. Let the newcomer inform herself regarding the clubs in the city of her adoption. If with tact and a proper restraint she mentions one of these clubs to other women of her acquaintance, expressing an interest in it, she may be asked to join.

Such clubs usually give one or two large entertainments every year. Often each woman member is permitted to invite to the annual or semi-annual frolic a man of her acquaintance. Or, it may be the custom of the club to have as its guests members of a men's club of similar character, as, for instance, when a women's advertising club gives a dinner to the men's advertising club of the town. After an interval, the courtesy usually is returned by the men's club. In this way, a strange woman has an excellent opportunity to form acquaintance with men of her own class whose interests are similar to hers.

The problem of entertaining male callers is a difficult one to a young business woman who is not living in her own home. She may be able to rent a room in a private family, and on one or two evenings of the week enjoy the privilege of using the living-room or drawing-room.

When three or four business women take a small house and live together on a coöperative plan, they may entertain their friends in a simple way with facility and ease. They may give a merry little dinner, each of the occupants doing her share of the work. Or they may serve tea on Sunday afternoon in an informal fashion, asking a half-dozen or perhaps twenty friends. A few tables of bridge in the evening, with a simple supper, is quite within bounds.

Studio clubs in large cities offer excellent opportunities for students and professional women. Usually they have large and beautifully furnished parlors where the members can receive their friends.

In large cities, too, where the distances are great and it is impossible to make a trip from the office to the residence for a change of costume, returning in time for the dinner-hour, business women's clubs are so equipped that the members may take a brief rest, readjust a simple toilet, or make a complete change. A member of one of these clubs may keep an informal dinner-dress, a hat, and cloak in her locker. On very short notice she is able to make herself presentable for dinner, for a concert, or a play. In cities that offer no such facilities, a fresh pair of gloves and a crisp veil, kept in a remote corner of the desk, will dress up a plain costume.

The business or professional woman of limited income who dines out or attends formal functions can

do no better than to choose either black or cream-color, if she has but one formal dress. For utility and smartness nothing can compare with black. A simple dress of black net or Chantilly will wear indefinitely. A brilliant corsage changes the effect of it, and such a dress is sometimes fashioned to wear over different colored satin slips.

It is good for a woman's soul to exchange her plain business costume for attire that is pretty and distinctly feminine as the darkness falls. With that change of costume she effects a change of personality. The worker in the market-place is lost in that softer and gentler and gayer being who adorns a dinner-table and a drawing-room alike. Needless to say, when she lays aside her business uniform, she also forgets the workaday world. She never talks shop in her lighter moments. She speaks the language of the social world.

Knowing as she does that in society the passports to its favor are a happy expression of countenance, a willingness to join enthusiastically into its amusements, an unaffected manner, and a sympathetic attitude of mind, a business and professional woman assumes that no fictitious barrier separates her in any sense from those who are more fortunately placed in a material way. She also assumes, and this is true of all cultivated persons, that those she encounters in her social life will

feel as kindly toward her, as much interested in her, as she is cordially interested in them.

In the case of a young girl who is away from home, who has no influential friends in the city where she is working, and who is struggling to make ends meet on a small weekly wage, social life is a matter not quite so easily arranged. Her church, of course, always is available to her. The Young Women's Christian Association provides pleasant and stimulating club activities for employed women of all tastes and classes, those in factories and laundries, as well as those in offices and stores. In every city and town there are one or more dancing clubs, the membership largely among employed girls, with a few congenial married folk to act as chaperons.

Women in business and professional life who by sheer charm and ability win enviable positions in society deserve the admiration and support of all their sisters in the industrial world. They are pioneers, blazing new trails for the millions of clever and ambitious women crowding the market-place. They are demonstrating daily the interesting fact that a woman of parts is entitled to social preferment in the same measure as a man of similar accomplishments and breeding.

Through the courage, the energy, and the resourcefulness of these women, the way will be made the easier for those who will follow in their train. In the near,

rather than the dim, distant future, a woman who goes out into the world to earn a livelihood will be received on the same basis as a man. If she is a member of a good family; if she succeeds in her work; if she is clever and charming and attractive, and contributes her share to the happiness of that circle in which she moves, her pay envelope will rear no barrier against her social progress as all too frequently has been the case in the past.

CHAPTER VI

THE VALUE OF A BANK-ACCOUNT
KEEPING A BUDGET OF EXPENSE
PREPARING FOR THE RAINY DAY
WHAT ARE SAFE INVESTMENTS?

CHAPTER VI

THE VALUE OF A BANK-ACCOUNT

After achieving a pay envelope, the next step is a bank-account.

If a woman's wages are sufficient to cover only her daily and weekly expenses, she will not be able to make the standing deposit of $100 or $200 which all city banks require. Also, she must keep her deposit up to that minimum or the bank may charge her $1 a month for keeping her account. Small accounts which are drawn upon frequently are an expense to the bank rather than an asset to it. This standing deposit is not often required, however, in small city and town banks. Yet, if possible, a woman should keep a balance at all times over and above the amount she is likely to check out. A balance gives her a better standing with the bank, and she will be regarded a more desirable depositor.

A bank-account gives a business woman a financial standing which her working sister who has no banking connection cannot possibly have. There is, moreover, a credit advantage in it, since payment by check is preferred by a firm that carries weekly or monthly accounts. When the check goes through the bank and, cancelled,

is returned to the depositor with her monthly statement, it serves as a receipt. Checks are easily filed and may be used for reference in the building of a budget, or when making out an income tax return. Whenever money is sent by mail, the check is the safest and easiest way.

No woman whose time means money can afford to go from place to place paying her bills the first of the month. She effects a big saving in time and labor by writing checks, attaching them to her bills, and sending them by post.

To open an account, a prospective depositor calls on a bank, where she presents a letter of introduction or is accompanied by one who is known in the bank. She must be supplied with sufficient cash or checks to meet the bank's requirements in the matter of the standing deposit. She is asked to write her signature on a card for the bank's record, so that her signature on checks may be compared with it from time to time. The bank then supplies her with deposit slips, a check-book, and a pass-book, in which the sum of her initial deposit is recorded. This book usually is very small and may be carried conveniently in her wrist-bag. Her check-book, likewise, is usually small and compact in design and may be kept in a flat, folding case.

Checks as they are drawn should be numbered consecutively. To number a dozen or more ahead is an

excellent method. When writing a check in a hurry the number may be overlooked. Stubs must be numbered to correspond with the checks. Care should be taken to write legibly the date, the amount of the check, the name of the payee, and the signature.

No well-informed woman uses the prefixes Miss or Mrs. when signing a check. She is Mary B. Smith, not Miss Mary B. Smith or Mrs. Mary B. Smith. Neither does she sign her name like a man, that is, M. B. Smith. The use of a middle initial is desirable, as there may be another Mary Smith on the bank's books. There should be no variation in the spelling of her Christian name, which should not deviate from simple Mary to Marie, or the nicknames Mamie or Mayme.

The amount of the check should be written in such a manner as to make it almost impossible to change. In order to prevent alteration, the writer should set down the amount at the extreme left of the check. Whatever space may be left after writing the amount should be filled in with a line.

After writing on the stub the date, the amount, and the name of the payee, there should be a notation of the use to which the money was put, for instance, "To Ward and Company, for phonograph records"; or it may be that the check was drawn in payment for meals, for telephone, or for dressmaking.

On the first of each month the depositor asks the bank for her cancelled checks, signing a receipt therefor. She runs over her deposits as they are recorded in her pass-book, comparing them with the bank's statement; and she likewise compares her cancelled checks with the amounts charged on the statement against her account. If a mistake is discovered, it should be brought to the attention of the bank as promptly as possible. While a bank makes very few mistakes, it is operated by human beings, and no human being is infallible, however skilled and painstaking he may be.

If the depositor is employed some distance from her bank, she can carry on all her business with it by mail after her introduction. Checks may be deposited by letter and cash by money-order or registered mail. Such personal expense money as the depositor may need she can obtain usually by cashing a check at her place of business, or at the office of a firm with which she carries on regular trade.

A woman with a small income should avoid overdrafts. A man with a large business may be pardoned, and an occasional overdraft by a small depositor and customer may be overlooked. Repetition of the offense, however, may be followed by a warning that no further infringement will be allowed. One who overdraws frequently has little credit with the bank, and this fact will affect her credit standing everywhere in town.

THE VALUE OF A BANK-ACCOUNT

A savings account in a bank where a checking account is carried gives stability to the former. One who has had savings is in a better position to borrow money in an emergency.

Many business women rent safety deposit boxes, for which they pay to the bank $5 a year. In these boxes are kept in absolute security such valuable documents as a will, family papers of importance, contracts, insurance policies, bonds, stocks, and a small amount of jewelry. Larger boxes may be rented for the storage of silverware.

Strangely enough, there remain in this country a few persons having the intelligence and enterprise to earn substantial sums of money who, instead of depositing their wealth in a good bank for safe-keeping and in order that their savings may earn interest, stow it away in a mattress, in an old jar, or can, or bury it in the ground. Tens of thousands of dollars of this hidden treasure are withheld from the banks. Fire, flood, or robbers may sweep away the savings of a lifetime. Such has been the fate of hard-working, thrifty men and women again and again.

It is a pretty good thing, of course, to heed that old saying, "Don't put all your eggs in one basket." Two bank connections are better than one, where the size of a depositor's income justifies a division of it.

There is no little advantage in being known personally to the officers of the bank. While an official of a

TABLE OF INTEREST COMPOUNDED SEMI-ANNUALLY AT 3 PER CENT.

On monthly deposits of $1 to $25 in one to ten years.

Monthly Deposit	One Year.	Two Years.	Three Years.	Four Years.	Five Years.	Six Years.	Seven Years.	Eight Years.	Nine Years.	Ten Years.
$1.00	$12.19	$24.74	$37.67	$50.99	$64.70	$78.83	$93.39	$108.39	$123.85	$139.77
$2.00	24.38	49.48	75.35	102.00	129.46	157.75	186.89	216.90	247.82	279.68
$3.00	36.59	74.27	113.09	153.08	194.28	236.73	280.46	325.51	371.92	419.72
$4.00	48.78	99.01	150.77	204.09	259.03	315.63	373.93	433.98	495.85	559.59
$5.00	60.97	123.77	188.47	255.13	323.82	394.56	467.44	542.53	619.88	699.58
$10.00	121.94	247.56	376.98	510.31	647.67	789.18	934.98	1085.17	1239.91	1399.33
$15.00	182.93	371.38	565.52	765.53	971.58	1183.86	1402.56	1627.88	1860.00	2099.15
$20.00	243.91	495.17	754.03	1020.73	1295.48	1578.52	1870.13	2170.56	2480.07	2798.94
$25.00	304.89	618.97	942.55	1275.91	1619.35	1973.17	2337.70	2713.24	3100.14	3498.72

When you start a savings account, see how it grows.

bank will give advice to any depositor, it is only natural that he will take a keener and friendlier interest in advising and assisting one who is favorably known to him. No woman should hesitate to ask advice of her banker when necessary. She is entitled to that service from the bank that carries her account.

KEEPING A BUDGET OF EXPENSE

"Why should I bother my head keeping a budget? I have just so much salary, and I have to spend it. Why should I make a tiresome thing of it, and undergo the strain of keeping an account of my expenses? I won't know the difference ten years from now."

How many women have said this, or words to this effect. They have believed sincerely in their philosophy, too, without realizing that it is only by constructing a budget that a woman can efficiently control her expenditure.

Let us suppose that the far-seeing, clever business woman of today decides that she will make a budget of her income and give it a fair trial. It will not be six months, it is safe to say, before she will be laughing to herself at the recollection of how she used to saunter into a store aimlessly and buy a dress because it was pretty, never taking into account when or how she could pay for it. She will actually wonder how she ever

managed to sleep of nights in those years when she did not have $100 saved up for a possible emergency.

A budget is no complicated matter, after a little study has been put on it. It simply is a plan for making the best use of one's resources.

Why should any one spend money without plan? One undertakes no other enterprise of importance haphazardly, whether it be building a house, designing a dress, planting a garden, or giving a party. Persons of large wealth may be able to spend thoughtlessly. Not so the woman of small income who has an intelligent desire to secure the maximum of benefit and satisfaction from her resources at hand.

There is no such thing, of course, as one person making a budget for another, since individual need is the basis on which every budget must be planned.

Take the girl who is working in a city and who has practically no social life outside of her office association, or an occasional visit to the moving-picture show with a friend or two. A few good-looking business clothes, well selected, meet all the demands of a wardrobe for her. Her sister, living in their small home town and taking an active part in its social life, however, must have a simple party dress or two.

One girl in rather delicate health may need more or less frequent consultations with a doctor, while her robust colleague in the same office has not a headache

once a year. One girl's work may require the purchase of books, the price of lectures or special courses for advancement. Every woman in the business or professional world to a considerable extent in these matters must be a law unto herself.

Chief among the items for which rather definite percentages must be set down are shelter, food, clothing, operating expense, savings, and advancement.

Only thoughtful planning and some experimenting will result in deciding the exact percentages that shall be set aside for each one of these. One woman requires more food than another. One has a position which demands good clothes. A woman whose work makes a heavy drain upon her nervous energy, and who is inclined to be rather temperamental, may feel the wisdom of sacrificing other items that she may enjoy the greatest possible quiet and comfort in her lodgings.

If a woman is so fortunate as to live in her own home, or in the house with her family, many of the petty problems that trouble her homeless sisters are not present in her case.

The first detail in the selection of a room is that it shall insure those conditions that are favorable to good health. If the windows are large and admit plenty of fresh air and sunshine, so much the better, particularly in the southern and southwestern states. Heat in winter is an important item. To live in a cold room because it

is cheap and to run the risk of contracting pleurisy, or perhaps pneumonia, is not good business economy. Better, by far, save on luxuries than stint on room-rent when the latter course involves any menace to good health.

Another important phase of this situation to be considered is the location of her lodging in relation to the business woman's place of work. She may spend more for her room if she does not have to pay carfare, the latter item to be placed under the head of shelter or rent. The social value of the location is no small matter. A sensitive woman may be so unhappy when she is living far distant from her friends and associates, or when her environment is obnoxious to her, as to suffer a severe physical reaction.

A young business woman of small salary and large responsibilities was advised by her physician to remove to a better apartment where she would have better light, more air, less noise, and a pleasanter outlook.

"I do not see how I possibly can afford it," the sick girl said to the doctor.

"One move is not fatal," replied the doctor. "Why not try it and see if within a few months your earning capacity is not increased?"

The move was made and the result was precisely that which the doctor had predicted.

The smaller a woman's income, the larger percentage

of it she is compelled to put aside for the purchase of shelter. If her pay envelope contains but $15 or $18, she will likely have to set aside for rent no less than 25 per cent. If she has reached the point where she is receiving $25 or $30 a week, she may spend a little less, that is, 22 or 23 per cent. Occasionally a girl who is blessed with a sweet nature and some personal attractiveness finds a lonely woman in a big house who will let her have one room in it for a nominal sum that she may have youthful companionship. Or, during a business woman's novitiate, when her pocket-book is no match for her taste, she may find an excellent room in a good family where there are small children and no servant, and where the parents are delighted to have her if she will remain home as guardian of the children one or two nights in the week.

Food is the largest and most important item. A woman's likes and dislikes must necessarily be consulted. Calories afford cold comfort, and it is not very satisfactory to feel obliged to choose turnips and cabbage when the appetite is clamoring for more expensive dishes. In fact, food that merely is "good for you" does not provide the same degree of nourishment as that which is taken with appetite and zest.

There is a happy medium, however, and the woman who would spend her food allowance with the idea of securing the maximum of personal satisfaction, to-

gether with the maximum of nourishment, does well to study this matter of diet and purchase thoughtfully. If she happens to be quite uninformed on the subject, she will find plenty of good books in the public library. Otherwise, a good general rule to follow is to select a balanced diet composed chiefly of meat, starches, leafy vegetables, and dairy products. All of these are easily obtainable in those cities where cafeterias are established, and often at a moderate cost.

Forty per cent. of the small salary, that is, one which ranges between $15 and $18, usually must be spent for food. Thirty per cent. is about the right proportion for the woman whose pay envelope contains $25 or $30 a week. She who makes $50 to $75 a week can select whatever items of food she believes will be wholesome as well as toothsome, and think no more about it until she pays the bill.

That girl who takes a piece of pie or a sandwich with a cup of coffee for her lunch when she is thin and anæmic, in order that she may save for an expensive suit or frock, is not a wise budget-builder. By such a policy, she injures not only her health, but her business prospect. An employer may like to see the women in his place of business well attired. He is not pleased, however, with a smartly dressed woman who has not sufficient vigor to carry on her work efficiently.

Girls often spend larger sums than they realize at

soft drink counters, the temptation being much greater and more constant when the counter is in the lobby of the building where they are at work. Ten cents a day spent for a soft drink, the same amount for candy, or a sack of salted nuts, is like a snowball, gaining in size as it goes. The girl who is earning a comfortable salary, and who is living at home without much cost to herself, may think that the expenditure of thirty or forty cents a day is negligible. Does she never pause to consider what such trifling sums would amount to at the end of a year; that if she saved that thirty or forty cents instead of handing it over the drink or the candy counter, she would have over $100 at the end of a year?

That is not a large sum, it is true, but it might be kept for a sick fund, for an emergency in one's family, or it might be applied as payment on several thousand dollars of life insurance, depending on the age of the policy-holder.

Clothing is a difficult item to determine in budget-making. Protection of the body, formerly the prime use for clothing, has become almost secondary in importance to adornment and social needs.

In America, where we have no classes and where every woman endeavors to be quite as attractively attired as the next, be that next woman the wife or the daughter of a millionaire, the girl with a small income

must exercise the greatest discretion in the selection and purchase of her clothes.

A young girl, starting in business and earning from $15 to $18 a week, hardly can afford to set aside more than 18 per cent. of that, or about $3.25 a week. When she reaches the $25-a-week mark, she very wisely will increase the item of clothing to 25 per cent. The woman whose income is $2500 or $3000 may indulge a rather wide range of desire and taste.

A story is told of a clever woman, living in one of the larger cities of this country, who keeps an account of the cost of her clothing with relation to its term of service in this way:

On the inside of her closet door she fastens a sheet of paper, with a typewritten list of her dresses, suits, cloaks, and hats, together with the cost of each article. Each time she wears a dress, she makes a pencil mark opposite it. When she is ready to discard that dress, she divides its cost by the number of times she has worn it. She uses the same system with other garments and hats. In this way, she ascertains which articles of clothing have been most expensive from the standpoint of service, and which have yielded the largest return in wear for their initial cost.

In taking into account the cost of clothing, a woman in business finds that scrupulous care of her dresses, hats, suits, and accessories extends their term of use.

Such costs as those of laundry, dry cleaning, cosmetics, stationery, stamps, parcels-post, and all paid services are charged to "operating," which may consume 6 or 7 per cent.

Under health and advancement come physician and dentist fees, club and church dues, gifts of a personal nature and those for the public good, special education, reading-matter, travel, vacations, and amusements.

While the percentages for shelter, food, and clothing do not vary greatly with increase in income, larger sums usually are spent for health and advancement in proportion to income as it grows. The small wage-earner scarcely can set aside more than five per cent. of her income, while a woman in the $2000 or $3000-a-year class may spend as much as 15 or 20 per cent.

Certain churches expect their members to tithe their incomes, or give to religion 10 per cent. This is a matter, of course, that must be left to the good judgment and conscience of the individual.

Most women in business are asked to make contributions to the public good with the same regularity and frequency as business men. No woman need be ashamed to give a sum, however small, if that is only what she can afford. Her dollar or her half-dollar may be larger in the sight of God than the $100 check contributed by her prosperous employer. In the eyes of all right-thinking persons it is not the amount that is so

important as the spirit in which the gift is made. The small amount that is tendered with a gracious smile and a remark: "I am so glad you came, and I wish this small sum were ten times as much," warms the heart of a solicitor, who is likely to comment later, "I wish the average employer were as generous as the girl who works for him."

It happens, occasionally, that a woman whose heart is bigger than her income, gives much more than she can afford. If she had made a budget of her income, and had set aside a definite amount for gifts, she would not have yielded to an impulse to give out of proportion, and perhaps cause herself subsequent embarrassment.

Accident or sickness may run away with half a year's income, the whole situation being taken arbitrarily out of the hands of the individual. An emergency of this kind, involving doctor, hospital and laboratory fees, may necessitate strict economy in the months following in order that a financial balance may be established once more. Fortunate is the woman who has made ample preparation for the possible rainy day.

Taking in sail in that detail of the budget which provides for amusement is, perhaps, easiest. Economy, nevertheless, should not reach the point of eliminating all pleasure from one's scheme of life.

Every budget must allow for saving, if that be only a few cents in the week. She who has $18 a week

should try to save one of them, and the girl drawing $25 should put aside 10 per cent. The larger the income the larger the amount that may be put in savings. Most life insurance companies make their estimate of proper savings on the basis of 15 per cent.

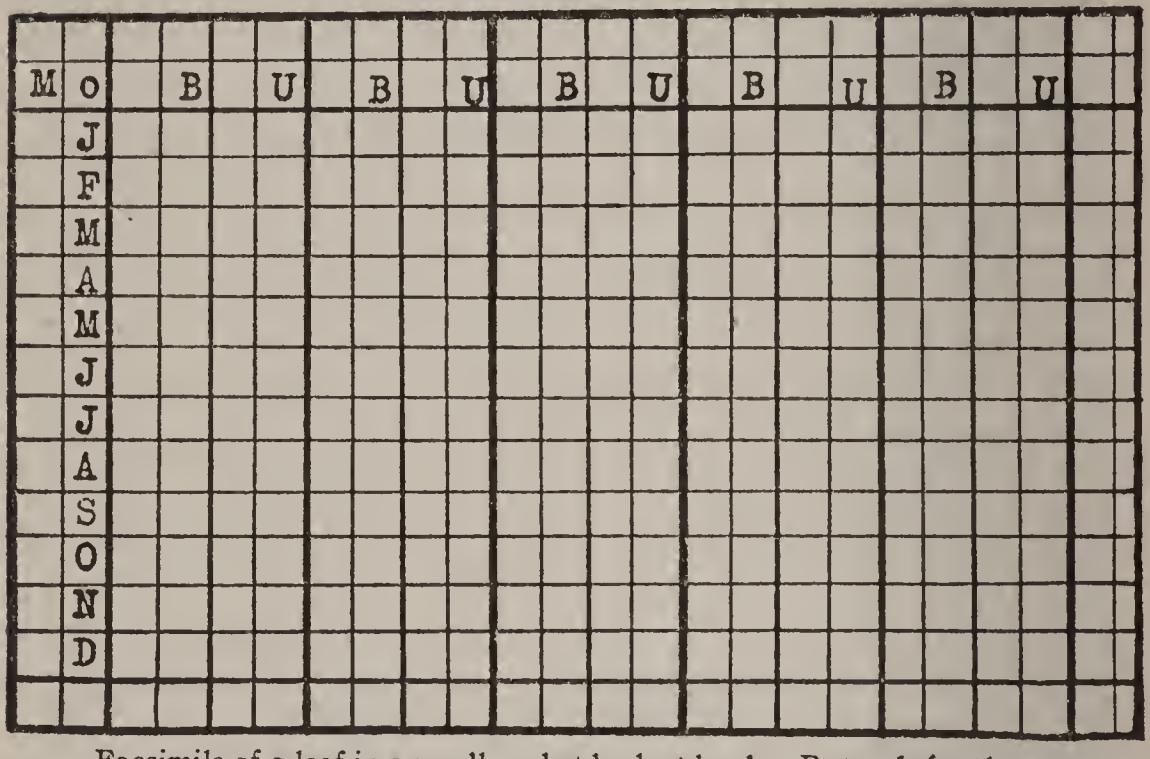
To revamp a budget on the basis of increased earnings or income is an exhilarating experience. To readjust one to the limitations of a decreasing income is correspondingly difficult and, it may be, depressing.

Certain women possess a rare faculty for effecting this sort of readjustment by making a game of seeing how little they can spend and at the same time have the necessaries of life and enjoy a considerable degree of comfort and happiness. A few women possess what amounts to genius in such economic management. Men, as a sex, do not take so cheerfully, nor so kindly, to this game of economy as their sisters and wives. In fact, it is difficult to find a single man who could see anything amusing about it.

The process of readjustment is one that many women found expedient during the war and the period of inflation that followed. With rising prices and no corresponding increase in income, many of them had to do radical retrenching, an experience that, while difficult enough at the time, bore excellent fruit in the knowledge they were able to gain during that period.

When should a budget be made?

Preferably a few weeks before the beginning of the New Year. In any event work on it should start some time in advance of its being put into operation. The more fixed one's habits of spending and saving, the more easily is the budget made.



Facsimile of a leaf in a small pocket budget book. B stands for the amount of the budget; U for the amount actually used. The letters from J to D are the initials of the twelve months, beginning with January. The space between the heavy lines indicates the weeks, five being allowed for one month.

If the novice in budget-making will gather up her cancelled checks for the year past, or, if she has kept the stubs to her check-books, she will have little difficulty in apportioning her income. Her expenditures for food and shelter will not vary much from week to week, month to month. Her largest outlays for clothing usually will come in the spring and the fall, although if

she is a clever woman who picks up bargains at the end of the season, her heaviest buying will be done in December and July.

The individual budget can be made and kept easily in a little leather-covered, quadrillé-ruled book, three inches by five, which can be carried in a wrist-bag. Such a book may be purchased for a few cents, or it may be secured from one of those banks that distribute them as advertising.

As the majority of women workers are paid by the week, the better plan for them is to budget their incomes by a week, a few months ahead, one year if possible. As a basis for constructing a budget, a woman whose weekly earnings amount to $18 may allocate the percentages in approximately the following sums:

Shelter	25%	or	$4.50
Food	40%	or	7.20
Clothing	18%	or	3.24
Operating	6%	or	1.08
Savings	6%	or	1.08
Advancement	5%	or	.90

On the basis of $30, the budget may be made according to the following estimates:

Shelter	20%	or	$6.00
Food	33%	or	10.00
Clothing	25%	or	7.50
Operating	7%	or	2.30
Savings	7.5%	or	2.50
Advancement	5%	or	1.70

The bigger the income, the larger the percentages which may be set aside for savings, advancement, and those items which raise the standard of living.

As has been said before, all estimates are subject to change as necessity or emergency may arise.

Perhaps the maker of the budget is going to change her place of residence on April 1. If she moves only from house to house, the change may involve no more than the cost of transferring her trunk. If, however, she is going to another town or city, she will prepare to meet the cost by saving several months ahead, and in addition, perhaps, retrenching for several weeks after she has made the change. Except for those who have rather small incomes, only a week-to-week saving in advance will provide for the annual vacation trip.

Banks offer a happy plan for extra Christmas expenditures in the "Christmas Saving Club." To become a member, one deposits a definite sum each week, beginning January 1, and the whole fund, plus interest, is payable to the depositor the following December.

Only by putting down an estimated sum for each item and comparing that sum each week with the actual amount spent can a budget be worked out satisfactorily. This record of estimated and actual expenses provides a very interesting study. It may be kept in the little book heretofore mentioned month by month, and week by week.

PREPARING FOR THE RAINY DAY

Budget-making and operating is a liberal education in the control of expenditure. A budget may place strictures, it is true, upon the impulse to spend every available dollar in having "one grand, good time," but it need not be a depressing enterprise, and it should not in any case take the joy out of life.

George Eliot once said that "to all wholesome minds economy has a charm." To any woman who is interested both in her present and future, the making of a budget and the keeping of it with such occasional adjustments as may be expedient, should yield a certain pleasure in the direction of her choices and in planning for their satisfaction.

When large responsibilities come to those who have learned the use and the control of money, the burden is by far the lighter since the bearer is the better prepared to carry on. In fact, a well-built budget is much more than a material contrivance. It is a means to the development of character. It is a schooling in values, and not infrequently, among those women who live apart from family and have no personal obligations, it may be an aid to the cultivation of a social consciousness.

PREPARING FOR THE RAINY DAY

Saving is one of life's most useful forms of discipline. There is no school of self-restraint equal to it.

Whenever a woman finds that she can save some portion of her weekly or monthly income she has made some strides in self-control, this world offering, as it does, so many alluring temptations to part with one's money. Unless her income is pitifully small, it is nothing short of folly for her to live up to every cent of it.

Not one of us leads a charmed life, and not one of us is insured against illness, personal misfortunes, or loss. Illness at some period of life is the lot of the majority. Danger of accident is increasing with the speed of modern life. Old age and unproductive years are inevitable unless death intervenes.

The story of what people in these United States do, or rather what they do not do, to make their old age safe from poverty, is told with tragic definiteness by the life insurance statistics.

Taking one hundred men at the age of twenty-five and following them through life, it will be found that at the age of sixty-five, thirty-six of them have died. Only one out of the remaining number is wealthy. Only four are well-to-do. Five are able to live on what they are earning, and fifty-four of them are dependent. In other words, only ten out of sixty-four men at the age of sixty-five are self-sustaining, and half of that number must keep on working in order that they may have bed and board.

We Americans, until recently, have been a nation of

change-scatterers and money-wasters. We have a way of spending a dime here, a quarter there, or a dollar for many things we could do without. Thrift campaigns during the war taught many of us a useful lesson, and we are improving steadily in that respect.

For the woman whose work is irregular, a savings account is indispensable. During her profitable season she must lay up a surplus to be used during another period when she may be "laid off." This necessity is the greater for those women who follow one of the "seasonal trades."

Sickness is the commonest emergency arising in the lives of business women. If every woman saved a reasonable sum against a possible period of illness, there actually would be less sickness because there would be less worry and less fear. The woman who lies down at night knowing that she has $200, $500, or $1000 to tide her over a possible emergency, is the woman, other things being equal, who is going to enjoy the most refreshing sleep.

The need for saving is imperative for the woman who is over thirty-five years of age. Up to that time, her earnings may not have been large, and she may have found it expedient to invest in herself. She has taken special courses, perhaps, and she has bought books. She has travelled and has seen the world a little, depending upon increased skill, knowledge, and

efficiency to bring her larger returns. But, after that age, she must not overlook the rather unpleasant fact that she has less time for saving than her younger sister, and her health, also, may not be quite so dependable.

That pioneer American philosopher of saving, Benjamin Franklin, told us that "money can beget money, and its offspring can beget more."

Let us suppose that a woman earning $30 a week saves $5 of it, depositing it in the savings bank. That small deposit, earning interest compounded semi-annually at 4 per cent., will accumulate until she has $500 in less than two years.

She can keep right on at that rate for thirty-five years, leaving her money in the savings bank, and have a sum that, drawing 4 per cent. interest, will keep her from starving if it will not sustain her in affluence. She may earn more than 4 per cent. on her savings by investing them from time to time as she makes an accumulation, always asking her banker and never scorning his advice.

As soon as possible, every woman who has a reasonable earning capacity should purchase a life insurance policy. The younger she is the smaller will be her premiums per thousand, and the better chance she will have for passing a physical examination. Let her start with a $1000, or $1500 policy. If the payment of the

annual premium is a little difficult for her, the company will gladly arrange the payments in quarterly instalments, although this method will cost a little more per thousand than the annual premium. Fortunate is the woman who can buy the bulk of her life insurance before she reaches the forty mark. Her burden will not be so great as if she is forced to wait until she is forty or forty-five.

Even though she may have no persons dependent upon her for support, a self-respecting worker likes to feel that, in the event of her death, her family will not face a burden of expense or debt. Every woman should carry sufficient insurance to pay all her outstanding obligations and defray the expenses of her last illness and her funeral.

While the older and larger insurance companies, on the whole, offer about the same advantages to the policy-holder, there are some minor differences, important enough in the making of a contract. A careful business woman will not obligate herself for the purchase of a policy until she has made a thorough investigation of the best companies, and has satisfied herself that she is insuring her life in that one that will vouchsafe to her the maximum of protection.

Many business women are glad to pay a slight excess of premium in order to have added to their policies such features as the double indemnity clause, which provides

for the payment of double the face of the policy in case death is caused by accident; or, the double liability clause, which provides for the suspension of the payment of premiums and pays the policy-holder $10 per month per thousand in case of fatal or incurable illness up to the age of sixty, without invalidating the face value of the policy.

The endowment policy is liked by many women who thus secure protection for their dependents in case of death, and, in addition, a saving, plus interest, to be paid to the policy-holder when the policy matures. This is an excellent form of saving for the woman who is "on her own."

Insurance on the annuity plan is also a good means of saving for a woman who cannot, by reason of her situation, expect greatly to increase her earnings and who must have a retirement fund. The plan, of course, is not desirable for one who has dependents that must be taken care of in the event of death.

Poverty and youth do not make an unpicturesque combination. Youth can say with abandon, "Let us eat, drink, and be merry, for tomorrow we die." Youth dares to stake all on one throw. With some grace, it can endure the odors of rich men's dinners and the sight of rich men's mansions as it passes gaily and thoughtlessly down the street.

Those delightfully intriguing characters in Bohemia,

Mimi Pinson, Musette, and Francine were very happy, we are told, in their wretched poverty. Francine, poor creature, was content to die with her hands resting in the muff her lover had bought with his last sou.

But, suppose we transform Mimi, Musette, and Francine into old women, their beauty faded, their once sparkling eyes dulled, their hair white. They are pathetic, even hideous. Probably, they are lonely and loveless. It is so terribly tragic to be both old and poor.

George Washington declared that economy was the foundation-stone on which to build happy homes and sound nations. Abraham Lincoln warned the people of his time to save their money lest they be forced to pay the price of thriftlessness in poverty and disgrace. John Wesley recommended a broad policy of making all you can and giving all you can. James J. Hill, the great railroad builder and financier, was uncompromising in his attitude on the saving question. He said that if you cannot save money, you would better drop out, " for the seed of success is not in you."

The woman who is known by her friends to have savings, investments, and perhaps a little property, and who takes intelligent care of her resources, is held in respect by those who know her. She can secure credit for the asking, and her account is sought by the banks.

WHAT ARE SAFE INVESTMENTS?

How often a thrifty woman has labored and saved a part of her earnings only to have them swept away by an unfortunate investment!

For years, perhaps, she has deprived herself of pretty clothes and many pleasures. She has remained at home when she longed to see a good play, to hear a great musician, or an interesting lecture, saying to herself that she would put the price of admission into her savings fund. There were summers when she denied herself a vacation in order that she might add a few hundred dollars to her little capital.

Then, one day, a suave, attractive and eloquent salesman for an oil company, for a new industry or a stock swindle, persuades her to invest in his enterprise her savings of years.

"Why be content to let your money earn a miserable 4 per cent. for you when we can make you 20 or 30 per cent.?" he urges.

Perhaps she cannot quite make up her mind at the first visit. So he returns, three or four times, it may be, to offer new arguments.

Finally persuaded, she places in his hands the whole or part of her hard-won earnings. What is her delight when in a few months she receives an astonishingly large dividend! She has taken the first step on the royal road to riches. She sees in her mind's eye the beautiful home that is in store for her, the handsome car she is going to drive. During the first two or three dividend-paying periods, she lives in a glow of enthusiasm. If the first investment did not take all of her

savings, she is likely to put in more and to persuade her friends to follow her example. Such an opportunity is not to be lost.

After a little while the company stops paying. She writes for an explanation and is promptly reassured. It may be after several months, or it may not be for a year, that she is confronted with the painful realization that her money has departed to return no more. Not only has she forfeited those comforts, pleasures, and opportunities which she had denied herself for the sake of augmenting her savings—she has had razed to the ground by inefficient or unscrupulous speculators the barrier which she so painstakingly had reared against the privations of old age.

This is one of the greatest of human tragedies, and it has been enacted with variations again and again.

The speculative impulse, it goes without saying, is responsible for large gains as well as for losses. The uncertainty of life and the hope, common to both men and women, that in making a speculation they may be luckier than some others, incites in them the desire to take a chance. "Nothing ventured, nothing gained" is their motto. If a woman really wants to take a chance, and if she is fully convinced of the honesty and sincerity of those who ask her to invest with them, she may risk a small portion of her capital on an enterprise that promises substantial returns. She is very

foolish, however, if she risks more than a small portion of her savings, for risking money where there is not a fair surplus is too hazardous a game for the majority of self-supporting women to play.

Unquestionably, the safest of all investments is a United States government bond. It was not until 1917, the first year of our nation's participation in the Great War, that the average citizen of this country became interested in buying this country's bonds. The financial exigencies of war, together with the educational propaganda of the four Liberty Loan drives, taught a great many men and women how to purchase government bonds. While many who were compelled to sell their bonds long before they matured, lost money on them, those who have been able to hold theirs have sold them at par or above. Now, in place of Liberty bonds, the government is offering United States Treasury certificates bearing interest at 4¼ per cent. These bonds are sold in denominations of $25, $100, and $1000. For a $100 bond the purchaser pays $80. It matures in five years.

The bonds of a county or a municipality usually are secure investments. When purchased they should be registered; otherwise they are negotiable and can be converted, by any one who might steal them, into cash.

One of the safest and most satisfactory investments for a small capitalist is stock in a well-managed building

and loan association. The plan offered by the building and loan company is a boon to the small wage-earner, who may start with as little as 50 cents a month. There are few wage-earners who could not purchase five shares of stock, requiring a payment of $2.50 a month, and many begin with ten shares, for which they pay $5 a month. Additional stock may be purchased at any time, and the investment thereby increased.

Interest or dividend rates vary according to locality from 4 to 12 per cent. Rates are lower in the East and higher in the West. In those states where the legal rate of interest is 8 per cent., the dividend on building and loan stock is not likely to be more than 6½ or 7 per cent.

Building and loan associations are under the supervision of their state governments. In many states there is a special building and loan association board. In other states the companies are under the supervision of the state auditor. In still others, they are regulated by the state corporation commission or the state banking commission. Examinations are made annually or oftener. Failure is rare among building and loan companies. Statistics show that in the period from 1917 to 1921 there were seven times as many failures among banks as among building and loan associations.

The character of the building and loan business tends

to keep the men in it straight. Loans in excess of 60 per cent. of the total value of a property are not made. Then, as one building and loan official has said, "There is a tangible something in the struggle which families make to get homes that appeals to the best there is in the hearts of building and loan officers, thereby greatly diminishing the temptation to do wrong."

A first mortgage on real estate is a safe investment, the interest rate again varying according to locality. The purchase of real estate is more hazardous, inasmuch as the market rises and falls. Depreciation on property must be counted. A piece of property that is in the business center now may be removed considerably from the center of trade ten or fifteen years hence. The value of residence property, bought in other than a restricted district, may fall sharply with the invasion of two or three stores.

The tax rate, also, is a factor to be considered in the purchase of real estate. The tendency is toward higher taxes in most states and many cities have a rate of 4 to 6 cents on the dollar. Taxes, insurance, depreciation, and repairs, as well as interest on the money invested, must be figured in the list of liabilities when an investment in property is under consideration.

A home is perhaps one of the best investments that many wage-earning women can make. The cost of owning a small home, when paid for in installments,

usually is less than rent. When the home is paid for, the owner has a piece of property from which she can derive an income if she does not want to live in it. A home as an investment is particularly desirable for a woman of family. In it she can have such a sense of security and permanency as she never will be able to feel if she lives in a rented house. She can plant her own vine and fig-tree, and she may make from time to time such changes and improvements as her taste may suggest and her purse will allow.

Home ownership makes for better citizenship, for a keener interest in city planning and improvements, and in the administration of government. Home ownership has a charm that is felt by the rich and poor alike. It is a bond of fellowship between those who labor and those who are blessed with an abundance of this world's goods. When a woman shuts her desk, leaves her counter, her work-bench, or machine, and goes to her home after a day of toil, she has a sense of reward and well-being that no rented apartment, however attractive, can supply.

No woman should purchase property with the assistance of an agent alone. A few dollars spent in fees to a good lawyer, who will oversee the transaction, often means many dollars saved later on.

In any event, a woman who has not had much experience in investment should seek the best advice obtain-

able. Her banker should advise her wisely, one she has known and one who knows her.

If a woman follows the rule of conservative investment, she may renounce an occasional opportunity to make a large profit. On the other hand, she will suffer no loss of capital and she will enjoy that peace of mind and sense of security which come as the result of applying the rule of "safety first."

CHAPTER VII

THE BUSINESS WOMAN AND HER FAMILY
THE WORKER WHO HAS A CHILD
ALL THE COMFORTS OF HOME IN ONE ROOM

CHAPTER VII

THE BUSINESS WOMAN AND HER FAMILY

ADJUSTING her relation to her family often is a problem in the life of a woman who is employed.

Women living at home usually sustain one of three relations to their families with respect to money. There is the young girl, belonging to a family in comfortable circumstances, from whom her parents are unwilling to accept payment for either board or room, and who, therefore, has the use of her wages, undivided. There is the girl who either from inclination or necessity pays her share of the household expense. Finally, there is the woman who gives her entire earnings to her family, saving for her own use a sum sufficient to meet her personal expense.

This is not the proper place to enter into the discussion of the wisdom and justice of a girl's working for "pin-money" which she spends on smart clothing, on costly accessories, and the thousand and one small luxuries which are offered for sale to womankind. It is proper to say, however, that the fact that she is not required to make a contribution to the family treasury should impel her to make an occasional gift to her parents or her younger brothers and sisters, and perhaps

purchase from time to time an article that will add appreciably to the beauty and comfort of the house.

How incongruous it is to see a young woman who, out of her substantial salary, buys costly and fashionable clothing, emerge in the morning from a ramshackle house and return there at night! Why does she not spend less on finery, and have a coat of paint put on the dingy place? Why does she not buy new rugs for the living-room and the dining-room, some good linens and glass for the family table, a pretty lamp, or an attractive chair? How can she find genuine satisfaction in personal indulgence when the lawn around her home needs to be cut? Why does it not occur to her to buy one hat less during the season and spend the money saved in that way in the purchase of shrubbery or flowers?

Many an employed woman finds the greatest satisfaction in adding to the beauty, the comfort, and convenience of her parents' home, in bestowing upon her family some of the pleasant things and the luxuries that they have not been able to secure. She feels, in making these contributions to her home, a keener pride in it, and it seems all the more to be hers. She observes a new brightness in the eye of her mother, a lightness in her step, as a new piece of furniture or new curtains are brought into the house. It is a gracious act, too, for her to purchase occasionally a pair

of tickets for the theater or a concert and take with her a parent or a relative.

In contradistinction to the girl who works in order to buy luxuries or that she may make acquaintances and establish social connections through the business world, is the young woman who enters upon a business or professional career with the same ambition to succeed as if she were a man. With propriety she may expect more assistance from her family, unless its members are heavily burdened. During those years she is trying to build a practice in law or medicine, or in the formative period of a business career while she is giving herself to her work day and night, she may accept some personal services from her mother or a sister who is living at home. One exceedingly busy and successful woman doctor hardly has found time to buy her clothing in the last ten years. Her sister has shopped for her, and her mother has mended for her. In turn, she is now able to give them pleasures they did not have before.

Another young woman whose family suffered the loss of the husband and father and his income, as well, is fortunate in having a mother who creates a home condition which enables the daughter to continue to enjoy at least a portion of her former social life. Working as she does in a bank, she usually is at home by 4 o'clock. Upon her arrival, there is a hot bath ready for her. Then she puts on a dressing-gown and rests until it is

time to dress for a dinner, or to have a simple meal at home before getting ready for an evening engagement.

"Is my mother right in expecting me to help her with the housework as well as bear my share of the household expense?" is a question that many a self-supporting girl has asked of herself.

If she can give her mother assistance with the housework without sacrificing all of her hours for recreation, and if she can be helpful at home without giving herself too much fatigue, it is the kindly and gracious thing for her to do. The size of the household, the number of persons in the family, the mother's ability to manage the housework, the state of her health, are factors that must be taken into consideration. On the other hand, there are tasks which make such great demands upon a woman's strength and nerve-force that she can ill afford to work at home. A woman who has stood behind the counter all day, showing goods and trying to please customers, does not feel much like washing the dinner dishes when she returns at night. Neither does one who has sat all day at the typewriter feel much like helping with the family sewing during her evening hours.

The employed daughter should not forget that she owes her mother some companionship. It is often a severe disappointment to a mother who has labored arduously in the rearing of her family when one by

one her daughters leave the schoolroom for the office, the store, or the factory, and she is not able to enjoy in them the companionship she has craved. Must she continue forever in the rôle of the patient Martha, cooking, cleaning, and performing a daily routine of household tasks?

In a measure they may recompense her for her loss of their companionship and their assistance by planning an evening's pleasure for her, or a Sunday outing. They may perform the lighter tasks about the house, and they can take home to her at night something of the atmosphere, something of the stir and bustle and human incident of the workaday world.

Home conditions that are favorable to a man's development in business or the professions are matters of common discussion. An efficient wife and home-maker may transform an ordinary four cylinder man into a powerful twelve cylinder human machine. In a lesser degree, perhaps, the rule holds good with a woman in business. Not a little of her success will depend upon the attitude of her family toward her and the environment in which she lives.

Nagging and scolding will tear her down faster than the day's work. A brutal brother has been known to play shipwreck with his sister's development by keeping her in a constant state of nervous agitation. A fretful, discontented mother has been a heavy cross to many

a clever, aspiring young girl. A father in a chronic state of ill-humor, who eats in sullen silence and makes captiously critical remarks to her, may undermine her efficiency.

That woman who is happy in her home relations, who encounters a spirit of welcome and good cheer whenever she enters the house, has a tremendous advantage in business over her coworker who must encounter complaining, ill-humor, and backbiting the moment she opens the front door.

THE WORKER WHO HAS A CHILD

If a dramatist ever writes a play entitled "The Superwoman," he should take for his heroine one of those energetic, courageous, and resourceful women who manage to rear one or more children successfully while earning her family's daily bread.

The woman who has no other responsibility than self-support may feel that she has plenty of problems, and very often she has. Her task, however, is child's play when compared with that of the woman, deprived of her husband and the father of her children, who must earn a living while leaving little ones at home. Performing the double duty of child-rearing and bread-winning is sufficient to tax the mental, moral, and physical capacities of the strongest woman. For one

who is not blessed with excellent health and rather unusual powers of endurance, the burden often is almost intolerable.

"How shall my children be cared for properly while I am away from them?" is the cry that goes up from many an anxious working mother's heart.

Each woman must work out her own salvation according to her individual capacity and her income.

Fortunate, indeed, is the wage-earning woman whose mother can live in the house with her and give to her children that tender and solicitous care which a grandmother is wont to lavish upon her daughter's family. Sometimes it is a sister or other near relative who will feed and guard and discipline the children during their mother's absence. Occasionally a mother will find it expedient to make the supreme sacrifice of sending her children to near relatives who are in a position to provide them with excellent training and an inspiring environment. While in a measure they may grow away from her, she has the compensating assurance that they are developing under better conditions than she would be able to provide for them if she kept them with her.

Hundreds of women, living in cities, who make a small wage, too small to employ a home-helper, are compelled to keep their children in day-nurseries. Other mothers for a nominal sum place their small children

in church schools. Those who have better incomes may effect one of several arrangements for keeping their children at home.

One plucky woman, who before her marriage had sold silks in a department store, secured a similar position with the same establishment after her husband's death. Her total assets at this time were a little home, two very young children, and $1000 of indebtedness. How could she make a living for herself and the children, and at the same time clear the debt on her house?

By advertising in a local paper she found a couple who agreed to board the family and care for the two children, except on Saturday afternoons and Sundays, for the use of five out of the six rooms.

It became this woman's practice to rise early to bathe, dress, and give breakfast to her children before she went to her work.

It goes without saying that she was forced to economize closely. All the clothing for her children and much of that worn by herself she made in the evenings, on Saturday afternoons, on holidays, and during her rather brief summer vacations. While she was able to buy no luxuries, the family never wanted for wholesome food, including fresh milk for the children. As the little boy and girl grew older, she set aside Friday evening for amusement, which usually took the form of a wholesome picture show. During the earlier

years of her struggle the family could not afford the admission price and carfare both going to and from the theater. Their plan, accordingly, was to start early in the evening, to walk to the theater in good weather, and sometimes make the trip homeward afoot. As the mother believed this much recreation to be essential to the well-being of her children and for her own mental relief, only in an emergency was the Friday evening excursion omitted from the week's program.

Within a few years, it became necessary to the comfort of the woman's growing family to occupy more house-room. The boy and the girl must have a proper place in which to entertain their playmates and friends. With the mother's promotion to the position of head of her department, she was enabled to take over the entire house. An elderly woman whom she had known from childhood was persuaded to become housekeeper to the family for several years. Upon the death of this housekeeper, the girl, who was fifteen, and the boy, who at that time was twelve, began assuming a share of the housework, and for several years past the combined efforts of the three members of the family have made it possible for them to dispense with all outside assistance.

From the time of her husband's death, the widow had managed to save a little money each year. Selling her home, she added to the selling price her savings and a

few thousands she was able to borrow, making a fund sufficient for the construction of a modest apartment-house, the rents to pay the total cost of construction within eight or nine years. This one woman's plan of management may suggest ways and means to other women similarly placed.

The principal of this story was particularly fortunate in that she was the possessor of excellent health and more than usual endurance and energy. In the case of a working mother whose health is not so dependable and who has not a great deal of physical stamina, it is imperative that she shall bring to the planning of her work and the management of her affairs economy of time and strength. If she must perform all of her housework, or even a part of it, her labor should be simplified as much as possible by removing all useless ornaments from her rooms, and by providing herself and her children with clothing that is at once simple and durable. How unwise is that working mother who clutters her rooms with many photographs, with ornaments and knick-knacks which have to be handled and dusted frequently, or who spends a rare leisure hour embroidering her little girl's clothes!

A woman who studies the subject will discover many short cuts in housekeeping, such as folding away sheets, towels, and knitted underwear without ironing. A

fireless cooker is an invaluable adjunct to the woman who must go home after a fatiguing day in the office, store, or factory to prepare the evening meal.

When a woman must both earn the living and take care of her family her good health is her greatest asset and her chief stock in trade. Often at the sacrifice of pleasures and social opportunities it must be preserved. Those florid stories of the woman who ministers well to her family, who occupies an important and taxing position, who looks in on her children for an hour in the evening, and who then dresses for an evening engagement which keeps her up until midnight or after six days out of the week, featured largely in popular journals, are fictitious. No woman, however robust, can burn the candle at both ends, unless it be in an emergency or over a short period of time.

"Is there not some way by which I can support myself and my family without going outside of my home?" is a question many widows ask. Yes, there are ways, although they are by no means so numerous and usually they are not so lucrative as work that is done out in the world.

Hundreds of women are supporting themselves and their children in comfort by renting rooms and giving meals. This method is the more easily available, of course, to the woman who is left with a home. If she likes to cook, and if she knows how to make a home

for the homeless, she can start into business any day in the week. The more attractive her home, the more satisfying and appetizing her table, the greater will be the demand for her rooms and her meals.

Plain sewing and dressmaking are other dependable means of making a living for women who need to remain at home. Still others give lessons in music, painting, and the languages, or tutor students preparatory to entering college or, during vacation, those who have failed.

A woman who is favorably situated in the matter of land and location may make a living at home by keeping bees. She may keep them for the honey, for the increase and sale of the bees, or for the breeding and rearing of queens. It goes without saying that in order to make a success of this industry, she must have a thorough knowledge of bee-culture. If she keeps the bees for the sake of the honey, she must know how to market her product. It is an interesting occupation, keeping her busier one-half of the year than the other, and it will enable her to spend much of her time out of doors.

The breeding and sale of pedigreed dogs is a work in which a number of women have succeeded, especially those living near large cities where pedigreed dogs are in demand. Preparation for this work may be made largely through reading. A certain amount of veteri-

nary knowledge is valuable, and a thorough study of the laws of heredity is helpful.

A few women have made a good living by drug-growing at home. With an occasional day's labor done by a man, a woman may raise with profit such plants as ginseng, golden seal, snake-root, and spigelia. Where a woman has some income, drug-growing on a small plot may augment it.

Poultry-keeping is an industry in which many women have excelled. There is a demand everywhere for eggs and chickens. The technique of breeding chickens may be acquired from the numerous text-books and journals on the market, and the extension departments of agricultural colleges are ready at all times to give help.

In most home occupations a mother may have the help of her children, who will learn much from experience. Then, mother and children working together will have a community of interest that unhappily does not exist in all families. The children are proud of being able to help mother make the living by assuming some of the lighter tasks outside of school hours. They have the advantage of a mother's personal care, supervision, and companionship, and she is spared that painful anxiety with which so many mothers are tormented when they have to be away from home all day.

Wherever a woman decides to cast her lot when she faces the necessity of earning for herself and dependent

children, she will not find the battle so difficult by half if before her marriage she had some experience at bread-winning. A teacher with a life certificate nearly always can obtain a school. One who has had book-keeping or stenographic experience may find it expedient to return to business college for a few weeks' coaching before she seeks a position. Whatever a woman has done successfully at one stage of her career she can do again, and probably do it better in the light of larger wisdom and with the advantage of maturity.

For this reason it is an excellent insurance against the blows of outrageous fortune if, before marrying, a woman will spend at least two years in business or in one of the professions, whatever may be her future prospects or material circumstance. By expert knowledge and experience she is fortified against the future, which may hold for her any number of misfortunes, widowhood, desertion, or an invalided husband. In any one of such eventualities, she need not despair if once in her life she has mastered a business, a profession, or a trade.

Women left with dependent children are growing increasingly resourceful in the earning of good incomes. They are blazing new trails in pursuit of the almighty dollar. Many a woman by her courage, her initiative, and her clever management has developed unsuspected powers within herself, and in many

instances actually has created a market for her product. On the ashes of despair she has built, to the admiration and wonder of those about her, a happy and triumphant career.

ALL THE COMFORTS OF HOME IN ONE ROOM

Her name is legion—the girl who establishes her home and her castle within the confines of one room.

For a man to live in one room is a comparatively simple matter. For a woman it is nothing short of an achievement. A woman living in one room often carries on a number of intimate activities that a man never would attempt in such limited quarters. Thrifty and resourceful creature that she is, she may prepare her own breakfast in her room and, it may be, her dinner as well. She often makes her simpler garments there and, if she has the energy and the talent, her own dresses and hats. Of course, she presses some of her clothing and she may wash out her silk stockings and silk lingerie.

If, as is so often the case, she has no other place to receive a friend or a caller, she must so arrange her own room that it will not suggest that it is also her sleeping apartment and the place where she accomplishes her toilet once or twice every day.

Fortunate is the renter who secures a room with a very large closet in which she may place not only her

trunk, if there is no other storage space for it, her ironing-board, a clothes-hamper, or bag for soiled linens, but a small dressing-table as well. If she hangs an electric light over this dressing-table, the closet may serve as a dressing-room except in the summer months, when, of necessity, she will have to accomplish her dressing out in the airier space of the room.

But, inasmuch as such commodious closets are rare luxuries in the majority of residences or rooming-houses, and the dressing-table must be kept out in the room, its true office may be obscured on occasions by removing the articles of the toilet and stowing them away in a drawer. With the white linen or chintz cover replaced by one of darker hue, and a photograph, a book or two, or an ornament, the dressing-table is transformed speedily and has something of the appearance of a console.

The woman of ample income may find a room with a sleeping-porch attached, particularly in the southern states. Deprived of that luxury and comfort, and limited to one room, she usually prefers a couch to a full-sized or a single bed. A very comfortable bed may be made up on a couch with an attractive cover to be thrown over it. Where space is not too much limited, a few bright-covered pillows enhance the effect.

A similar cover of smaller size may be thrown over a trunk if it must be kept in the room. Sometimes this

trunk in the room is an essential, being used to hold the winter's supply of clothing in summer and summer clothing in the winter-time.

The novice in business whose wage is barely sufficient for her subsistence may find it expedient to prepare the greater number of her meals in her room. A small table with a lower shelf will serve a double purpose for her. On the lower shelf she may keep her cooking utensils, a chafing-dish, an electric toaster, and a grill, together with a few staple groceries, such as sugar and salt, and a few cans of soup and vegetables. Using one end of the top of the table for the grill or the chafing-dish, she may spread a white cloth on the other, where she may eat her breakfast or dine in simple solitude. During the winter months in a cold section of the country, the outside of the window-sill may be used for a refrigerator, where a bottle of milk, a few eggs, a bit of fruit, and a small quantity of butter may be kept. Needless to say, the girl who prepares her breakfast in her room will not cook food which is odoriferous. In fact, all frying is out of the question. Her egg, if she takes one, must be poached or soft-boiled. Breakfast food does not create any odor and coffee seldom is obnoxious. Many persons prefer the dry varieties of breakfast food anyway, and they are easily handled at any time. If the space is very limited a shelf, nailed

to the window-sill, may be used instead of the table. In either case all evidences of cooking or eating may be concealed successfully by a small screen.

The delicatessen stores in many cities are a great boon to the thrifty worker. She may stop at one of them en route to her home and purchase a piece of meat and a couple of vegetables. If the store is near her rooming-place, they may be kept hot until she can enjoy them, or, if not, they may be heated quickly on the grill or in the chafing-dish.

A sewing-machine with a drop-head may be made into a table, bearing slight evidence of its utilitarian character. With perhaps an attractive lamp-shade, a folding waste-basket, and a few substantial ornaments that are easily transported, a few suitable pictures, and the current books, employed women all over the country are able to arrange charming rooms.

In some lodging-houses young women may receive men friends in their rooms if the door into the corridor is left open. In other houses a reception-room is provided, the character of the accommodations depending largely upon the rent. Studio clubs in the larger cities usually have spacious parlors for the girls who live in them. Some of them have what are called "beau parlors" directly off the reception-rooms, in which a girl may enjoy all the privacy of her own home.

Each young woman, according to her means and her

locality, must work out her own living problem. This much may be said for her encouragement. If she has a keen sense of the rights of others, and if she is careful to abide by all the proprieties, she will find among most persons with whom she deals a readiness to help her, so that the problem will not be so very great after all.

CHAPTER VIII

PUNCTUALITY IS IMPORTANT
SELF-IMPROVEMENT IN SPARE TIME
OPPORTUNITIES: HOW THEY ARE MADE
FRIENDLINESS PAYS DIVIDENDS
HOW TO TAKE DISCIPLINE
IF YOU SHOULD LOSE YOUR JOB

CHAPTER VIII

PUNCTUALITY IS IMPORTANT

If, as Louis XVIII said, "punctuality is the politeness of kings," so it is the soul of business. No business, in fact, can function successfully where punctuality is not the rule, and no woman in business can succeed if she does not make it the habit of her life to be on time.

A writer has said that a bed is a bundle of paradoxes, that we go to it at night with reluctance and that we leave it in the morning with regret. Arising on time in the morning when skies are gray and the house is cold, is no easy feat for the majority of women, and the effort to reach the office, the store, or the factory promptly involves no little strain. One woman may have to overcome physical lethargy, due to temperament. Another, who perhaps has been working beyond her strength, may have to rise in spite of languor or fatigue.

But, whatever her difficulty, few employers will excuse tardiness, and where there are large groups of employed women in a store or office, it cannot be condoned. The rule must be observed for the sake of

order. If the manager were to excuse tardiness in one girl, he could not with impunity enforce a rigid rule on others.

Planning ahead easily obviates a good deal of unnecessary tardiness in the morning. If an employed woman finds early rising a cross to her, she should make every possible preparation the night before. Many minutes could be saved from the morning rush if her shoes were polished and cleaned at night, if her fresh lingerie were laid out, also her stockings, handkerchiefs, gloves, and veil. Her dress and her cloak should be brushed at night and if, by any chance, her frock for the next morning needs pressing, that is a task that never should be postponed until the morning hours. Manicuring is another detail of her toilet which should receive attention at night. Seldom is there time in the morning to file and to polish, and finger-nails must be immaculate. Nothing could be more disenchanting than seeing a young woman completing her toilet on the street-car or the elevated, as a few misguided young women do.

Dispatching work on time is another prime virtue. In every office there are workers who, despite interruptions and unforeseen disturbances and distractions, deliver their work on the minute. Only the most extraordinary circumstance will delay them. In the same office will be found those who just as regularly use up their margin of time dawdling or chatting, often causing

the greatest inconvenience to others who are conscientious in keeping to the schedule.

Which of these workers is likely to be promoted and to receive the bigger raise?

Workers who habitually fall behind cannot experience that sense of satisfaction which comes to one whose work is completed promptly with no tasks left over for the following day. Plans are executed more readily while they are fresh in the mind. A letter is answered in a better spirit on the day of its arrival, unless the nature of the reply involves time for investigation or research. To leave a clean desk at closing time secures to a conscientious worker a happier and more carefree evening than if tasks, letters, inquiries, had been left untouched. It is harder to perform a task that has been postponed, by half, than if it had been executed promptly, and a fresh start in the morning facilitates matters for the whole day.

All appointments should be kept to the minute. Men and women, alike, prefer to transact business with one who is punctual. A wait of even five or ten minutes is exasperating to a busy person or when "time means money." Punctual persons quickly become disgusted with laggards and turn elsewhere to find those with whom they can deal with the minimum of irritation and delay.

Punctuality always is suggestive of dependability.

A woman who arrives on time in the morning, and who does not filch from the noon-hour, and who keeps up her work, will be trusted with weightier matters. She is more likely to have new responsibilities added to her office, or to be promoted, than a cleverer woman who falls behind the schedule and permits her work to lag.

Punctuality in paying bills stimulates credit. If possible, all outstanding bills should be paid by the fifth of the month, and not later than the tenth. The woman who meets all of her business obligations of whatever nature without delay commands respect for her business acumen and manifest self-control.

Now—is the accepted time in business. She who does not understand the importance of punctuality in business is an even greater nuisance than the woman in society who habitually delays every dinner and luncheon to which she is asked.

SELF-IMPROVEMENT IN SPARE TIME

"Where there is one woman who comes to us for books from which she can learn more about her work, there are twenty men," said a librarian. "In this day of the rapid advancement of women in business and the professions, it is strange that a greater number of women workers do not go in for self-improvement."

That more men than women are taking their occupations seriously is due to the fact that most single

women in business hope to marry—they do not expect to remain indefinitely in the business world. They have obtained positions in stores, factories, schools, offices, and telephone exchanges because meanwhile they have had to become self-supporting or because they have wanted more money to spend.

With the dawn of every new year, however, an increasing number of women discover the value of a steady effort for self-improvement. And not a little of this impetus to excel in business is coming through the associations employed women have in business and professional women's clubs. In fact, all associations and organizations of self-supporting women are stressing the fact that greater efficiency means an increased earning capacity, a more assured situation, and a greater personal freedom and scope in work.

A humble beginning is no obstacle to a successful career. Some of the outstanding successes made by women who started at the bottom of the ladder without money and without influence read like romance. All of them have made their ascent through sheer labor. Some of them have carried special courses of study with their regular work; and if you have an opportunity to learn the history of their struggles, you will discover that they have utilized consistently every opportunity and that they have made it a rule of their working lives to turn their spare moments and leisure hours to good account.

Let us take the case of stenographers and typists, of whom there are more than a half-million in the United States. By no means all of the young women who obtain certificates from business colleges are equipped with adequate vocabularies. Not all of them are expert spellers and skilled in punctuation. Yet, how many of them continue their studies after they take positions? How many of them take speed tests? How many of them study the fine points of paragraphing and punctuation? How many read their employers' trade journals when they have the opportunity?

One young girl I have known carried lists of words with her on the street-car, studying as she travelled to and from her employer's office to perfect herself in spelling. Whenever she saw a new word, she copied it and learned it. Its meaning and the spelling of it were hers then for all time. Another clever girl was not content to master grammar—she studied rhetoric, too. If her employer dictated to her an awkward sentence, she could reconstruct it without his noticing that she had changed it. An ambitious girl with a vision will make a special study of the nomenclature of the business in which she is engaged. She will familiarize herself with every technical term that is used in it, and she will avoid that most awkward of all shortcomings—asking her employer while he is dictating, "How, please, do you spell that?"

SELF-IMPROVEMENT IN SPARE TIME

The saleswoman in her novitiate may look with longing eyes upon the smart attire of the buyer in her department. There are moments, perhaps, when she envies the buyer's position of authority, when she wonders when she, too, may be earning so large a salary, when she may be sent on buying trips to New York, even to Paris. Yet, when a customer enters a store where this young woman stands behind the counter, she allows her mood to govern her. If she is in a good humor, she gives willing service. If, on the other hand, she is listless the customer may wait on herself. She forgets, unfortunately, that the buyer whom she envies was a painstaking and enthusiastic saleswoman under all circumstances for a number of years before her promotion. She has been told that she must study her stock, but then stock is such an "awful bore." She might be learning a good many things about merchandising, too, if she could forget about the dance last night and the party scheduled for tomorrow.

If an employed woman will make a budget of her time, setting aside one half-hour or one hour each day that shall be sacred to the task of self-improvement, or, if she prefers to concentrate her effort, two or three evenings a week, she will make appreciable progress. Many a worker by special study of her occupation and its demands has mastered it and has bridged the chasm between a mere living and an excellent income.

In order to do this it is necessary to take into account the time necessary for dressing, for meals, for outdoor exercise, and travel to and from work. If the worker makes two trips a day in a subway or commutes between two points, the time spent in transit may be used for study. A great deal may be accomplished, likewise, if the worker travels much on trains. Utilizing spare moments is a matter of will-power and desire.

When a worker exclaims, "I never have a minute for anything—I just can't find time to study and read," she either does not know how to set aside a margin for self-improvement or she does not want to acquire a larger knowledge as much as she thinks she does.

Has she never thought of using the ten or fifteen minutes at noontime usually given to window-shopping? Or, perhaps, she is accustomed to gossiping with her colaborers or, if she is back in the office before the hour strikes, she may gaze idly out of the window.

At home in the evening she putters around and accomplishes nothing of permanent value. She visits with the family, or spends the time in meaningless, if pleasant, chatter, and hours without number are lost in doing inconsequential things.

This woman usually finds leisure for social pleasures, for the theater, the dance, a bridge game, or a club or two. She finds time for them because she is

genuinely interested in them. She would find time for study, likewise, if she were equally interested in that.

Means to self-improvement abound for men and women of all classes in this land of ours. Night-schools are conducted in most cities. There are many excellent correspondence courses to be had for nominal sums. Text-books are accessible on every conceivable subject. If an employed woman cannot afford to buy such books as she needs for her further education, she may obtain them through a public library. If she lives in a small town without its own library, she may secure the loan of such volumes as she needs by means of correspondence with the nearest city library. A number of states have library commissions furnishing books to all counties. In this service of education, even the blind are provided for.

Although it is a rather unusual case, the story of how a house-servant employed in a small town where lines of caste are sharply drawn, by persistent effort and study and the utilization of every facility available to her, became a teacher of a model school in her county and the idol of the country-side, may serve as an illustration of what a brave and enterprising woman can do.

A young woman had done housework for several years before her marriage. When her husband died, leaving her with two small children, she placed them with a relative in the village and obtained a situation

as general houseworker until she could decide upon more remunerative work.

Always she had wanted to be a teacher. So, refusing to be daunted by class prejudice, by an unfinished high-school course, and by lack of money, she purchased the necessary books and, with a senior in the local high school to coach her, prepared to take the examinations.

After patient effort which claimed all of her leisure hours, she secured a diploma. During the summer, she took the shortest possible normal course. In the fall she applied for a school. Her assignment was a school in the country, where gradually she won a place for herself in the hearts of the parents as well as the children.

It so happened that she was teaching in a county remarkable for its number of model schools. Her school must be brought up to the model standard. So, she talked the matter over with the county superintendent, who informed her that no money for that purpose was available.

This young woman would have the model school, anyway, if she herself had to raise the funds necessary to purchase the equipment. Entertainments were given with the assistance of the pupils. There were money-making enterprises of all sorts, enterprises into which the school children entered with zest. Finally, just one

of the prescribed improvements remained to be added. It was a walk from the gate to the schoolroom door. The teacher, herself, climbed down into an abandoned well, took the bricks out of it, and with the help of the larger boys built a smooth brick walk.

In the meantime, she had not been neglecting her own children. In her little ramshackle car she drove into town after the session was over to spend the night with them and to prepare her lessons for the following day.

If a woman with children to care for and support is able to rise from the situation of a domestic to that of a teacher, a guide and molder of young thought, certainly a woman already launched safely in business, and having no dependents, might manage a few hours weekly, if not a regular daily period, for study and self-improvement.

By a wise use of leisure and by constant application many a cash-girl has secured promotion to the work of a saleswoman, many a cashier has been made bookkeeper, and many a $20-a-week stenographer has fitted herself to become an expert secretary. In fact, there is no excuse for any one in this age to remain ignorant with the means of education at hand. No one is so poor or so remote that she cannot lay hold on that which will enrich her mind, broaden her knowledge, and increase her efficiency.

Many a woman in business who has lacked both social and educational advantages wishes that she might be able to discuss freely and easily the topics of the day. She wishes that she knew more about art, music, and literature, and of the affairs of the world in general. She cannot compete with other women who are better informed and more cultivated than herself.

Whether or not she is going to meet this competition is something she alone can decide. Is she going to continue to live easily, or will she sacrifice some of her pleasures and recreations to observation and study?

The problem of the study hour is simple enough for the woman who lives alone. If, however, she is one of a large family of social inclinations, she may have to appeal to the head of the house to arrange a quiet hour for her. Other members of the family must respect her right to a quiet period for concentration.

Human beings were made to grow, not for a mere eighteen or twenty years, but throughout a lifetime. Growth, in fact, is one explanation of our being.

"What a well-rounded character she has, what a broad, comprehending mind!" you say of a woman who is remarkable for her attainments. That is because she always has been in the process of growing. When experience tried to teach her a lesson, it found her in a responsive mood. When the world was ready to reveal one of its secrets to her, she gave the world

an eager ear. When fate dealt her a misfortune, she learned something from that, if it were only to endure. All through life she is storing up knowledge. Everything she encounters, everything she experiences, has a lesson in it for her. She listens to every man and woman, knowing that the humblest has his or her meed of wisdom. She has an attitude of mind similar to that of a newspaper man, mature in experience, who said one day to a group of fellow-craftsmen:

"Every man has a story in him if you know how to get it. It matters not who he is or what he is, he can tell you something that you don't know and that will be of interest to the world."

Among men and women of the better class there is not so much difference in mental capacity as there is in attitude of mind. One is satisfied with a little knowledge, just enough to get along. Another does not permit a day, a week, a month, to pass by without learning something new.

Any ambitious woman might undertake a little survey for her own enlightenment and inspiration. Let her, for instance, make a mental inventory of all of her friends and associates. Then, let her determine how many of them have grown appreciably in the last ten years. How many of them have expanded in mind and in character? How many of them would she call

big men and women? Then, after she has taken stock of her friends, she might take stock of herself.

The habit of learning a little all of the time about one's work, about the world and the people in it, about human nature, does more than promote ambition and fatten a pay envelope—it makes life much more interesting and adds much to its variety and its charm.

OPPORTUNITIES: HOW THEY ARE MADE

In his famous poem, "Opportunity," John J. Ingalls tells us that opportunity knocks but once at every door. Fatalistic in its suggestion, in neither word nor phrase may the reader find even a vague promise that opportunity ever pays a return visit. Neither does it indicate that men and women, instead of watching and waiting indefinitely for opportunity's coming, might invoke it of their own will.

It is a truism in business that the ambitious and the enterprising do more than open the door to opportunity. They actually attract it. They even force it, if need be.

The illusive quality of opportunity is generally exaggerated by those who want to make of it an excuse. It is to be found in every business establishment by those who are willing to serve in more than one capacity, who readily and cheerfully perform any task assigned

to them, who step into any place that may be vacant, and who are always looking about to see what their hands or brains may find to do.

For purposes of illustration, let us take the newspaper, not the metropolitan daily, but the small city or town paper which offers a wide range of opportunity to the woman who is seeking a variety of experience and who is willing to work. Never will she find contentment in covering only her news run. She will create freak or feature stories, submitting her ideas, of course, to the editor. If, for instance, she is writing society, she will cherish an ambition to try her hand at politics. She will refuse no assignment, from a women's club convention to a murder. If the music or dramatic critic should be absent, she may essay his task. She will always be ready to edit copy, to write headlines, to clip material, or to undertake any one of a dozen tasks that may fall in her way. If she is in charge of a department of the paper, she will seek constantly to introduce new ideas, and she will search eternally for fresh material. It will be her constant effort to study all forms of news writing, and it may sometimes happen that she finds an opportunity to prepare advertising copy.

The number of women who, after having had a general reporting and news-handling experience, buy small town papers and operate them successfully is increasing, their ownership and their editorship conferring

upon them the position of leaders in their communities. And it is an excellent business for a woman who has both the necessary mental stamina and physical strength.

Now, the same purpose and principle apply to many other lines of business, it may be, however, in a more limited way. As most large business enterprises are divided into departments and each department is divided into several phases of work, the woman who is ready to step from one department to another at an hour's, or, it may be, a moment's notice, is one who knows the true meaning of opportunity.

If, for instance, she has been employed steadily in the handling of customers' statements in a bank, she will try to fit herself to help in one or more of the other departments. She knows that the woman who can fill only one place works at a disadvantage to herself, and, at times, at a loss to her employer.

It may be that she has employment with a book-seller, the stationery department being her particular care. At a rush hour in a small store, she should be able to transfer her attention to the book department, where she should acquaint herself with the titles of the best sellers as well as standard stock. The more she learns about books and the sale of them while yet in charge of letter-paper, novelties, and cards, the more valuable she will be to her employer and the better her prospect of promotion.

Perhaps an employed woman's activities in the department store have been limited to the sale of ribbons, or to veils and neckware. Had she ever thought about becoming acquainted with the silk stock at the next counter, or could she sell linens with understanding if the need should occur?

Or, in the event that her energies are employed by the village emporium, could she trim the windows if the head of the dress-goods department, who does window-decorating as a side-line, were absent for a week or two?

For two years a young woman who worked as stenographer for a man whose business it was to handle contracts, copy, and cuts for an advertising agency, made a practice of offering her assistance just as soon as she had her letters and copy work out of the way. She would help this man to keep his records, to make advertising layouts and schedules, and she often placed orders for cuts. It became her habit to scrutinize every piece of copy for errors, and when the chief was busy she checked over all contracts to avoid omission in the placing of advertisements. There was not a feature of his task that she overlooked.

Now, none of this additional work had been assigned her when she found employment in the office—she had taken it on of her own accord. Seeing how intelligent was her interest in the business, how adaptable and how

ready she was to help a superior, when vacation time arrived the president of the company asked her if she were willing to take over her chief's work for two or three weeks.

This was precisely the opportunity for which she had been waiting, or rather, the one she had created for herself. She assumed full charge of his duties and she managed his work with so much dispatch, so much accuracy, and such satisfaction to the company, that when a few months later it was decided to offer the chief a promotion, his stenographer was selected to fill his place.

If she had not sought and found an opportunity to demonstrate her ability to do a man's work, no member of the firm, probably, would have suspected her potential ability.

The stock-girl in a mercantile establishment who aspires to the situation of saleswoman will hasten the day of her opportunity to secure a salesbook by manifesting the keenest interest in the work assigned to her, and a willingness to perform extra tasks.

So soon as she is promoted to the position of saleswoman, she will make a serious study of fabrics and workmanship. Nor will she be content with first-hand observation and what she may learn in the department by word of mouth. She will secure a good text-book on that subject and she will acquaint herself with such

practical and interesting knowledge as where a fabric was made, what raw materials have been used in its manufacture, the processes it underwent in course of production, and its probable wearing qualities. It will not be long before so alert and ambitious a woman will begin really to know fabrics, and she will take but one glance at a finished garment to name the house that sponsors it. Moreover, she will be able to estimate the price paid for it in the wholesale market and also that at which it will be offered to the retail trade. Needless to say, these are only a few of the steps to be taken by the woman who is ambitious to become a buyer, the goal of many who make a business of handling merchandise.

The foregoing illustrations, drawn from actual experience and achievement, are merely suggestive of what may be accomplished by the woman who believes in opportunity.

It is a rare day in the calendar of business that does not bring with it some kind of opportunity, no matter how small it may be. Every task is an opportunity, every new responsibility. Every customer or client is an opportunity, every business transaction.

While the intent to watch for opportunities and the ability to seize them is an important human faculty, a still more important one is that of creating them—a faculty every woman of ambition may cultivate at will.

FRIENDLINESS PAYS DIVIDENDS

What value do you place upon friendship?

Does it mean enough to you as a personal and business asset to inspire you to make a definite effort to cultivate friends?

The number of men and women who imagine that they can succeed without the good will of their associates is steadily decreasing. Those who live in the world, and are of it, are realizing more and more that they need all the friends they can make and all the good will they can win.

Most of us give entirely too little thought to the matter of making friends. When I write these words, I do not mean that we should start out with the idea of creating friendships for our own selfish purposes. A woman who gets the idea of fostering friendships with desirable persons with whom she comes into contact for her own ends and uses soon will find that she has no friends. Friendliness must be reciprocal if it is to last. In friendship we cannot repeal the law of compensation. It is a partnership that must work both ways.

No person is too poor or too obscure to be considered in the distribution of good will. A man who has built a large clothing business by friendliness as well as by wise investment and careful management, accords the most courteous treatment to all customers, actual or

prospective, and to all men and boys who apply to him for work or who come into contact with him in a business way. Even though he must tell an office boy or a janitor that he has no work for him, he is careful to dismiss that boy or that man in as happy a frame of mind as possible. The result is that the humblest person under those conditions is likely to become a customer. More than one saleswoman in the big shops and department stores is laying the foundation for big success in the future by her impartial treatment of all comers, the rich and the poor alike.

The wheel of fortune turns most disconcertingly. The poor of today may be the wealthy of tomorrow; the struggling, the successful; and the obscure, the prominent.

Men and women are particularly susceptible to kindly treatment and friendly advances when they are passing through a period of self-denial. A woman in business who judges men and women by their outward appearance and treats them accordingly is not only short-sighted from a dollar and cents standpoint—she has an uneducated heart.

Have you ever noticed that it is the woman who possesses a faculty for making friends with all sorts and conditions of people who is sought out by big business institutions and is entrusted with an important place? She may have known nothing of the detail of the busi-

ness. But she was sought for her personal qualifications rather than technical knowledge: the latter is something she will acquire with time. A fine, rich personality draws friends and customers, and it is worth real money to a firm. A woman so sought in business is not unlike her sister in society who, although she lives in a little house and has only two or three gowns and no money for formal entertaining, is asked everywhere because she makes others happy and helps to make every affair in which she participates a genuine social success.

Have you ever made a study of those persons who gather friends around them wherever they go?

It is worth while to observe that they nearly always wear a happy expression, the outward sign of their goodness of heart. When they shake hands it is with a hearty handclasp. They do not extend to you a cold, clammy, inert palm. There is a ring of sincerity in their cordial words of greeting and they seem to be surrounded, as it were, with an aura of amity. The veriest stranger senses this instantly, and all those persons who are met thus are warmed and comforted, and even electrified, by the presence of a truly friendly soul.

Outwardly, certain men and women appear to be controlled only by motives of self-interest. Even these latter persons, popularly spoken of as icebergs and human glaciers, may be won. Sentiment is a powerful influence in the lives of all human beings. Many a

"hard-boiled" individual who would cut another man's throat in a business deal, as the saying goes, may conceal an impressionable nature under his cold and forbidding exterior. When such a man is won to friendliness, he often makes the most loyal of supporters.

In every office there are one or two persons with whom all comers want to deal. In every store there are certain salesmen and saleswomen from whom customers want to buy. Where other salesfolk will be idle their customers will tell the floor manager, "I am waiting for Miss Smith to serve me." There is no mystery about it. The friendly quality of Miss Smith's service creates a steady demand for it. This friendly and efficient service accounts for the custom of a store's, upon acquiring Miss Smith's services, sending out letters to her patrons, announcing that fact over her name.

Don't wait until you have done something big before you begin to make friends. Don't put that off until you may become prosperous and prominent. As a matter of fact, the way of fine friendliness is one of the direct routes to success and prosperity. Seize every opportunity that comes to you in the course of a working day to smile, to say a pleasant word, to render a bit of helpful service, to express personal appreciation, to radiate the spirit of love in the world.

Every friend you make is a silent partner in your

business. You never know when a good friend is going to say the word for you, make the move for you, that will put you directly in the way of realizing your most cherished desire and ambition in life.

HOW TO TAKE DISCIPLINE

Woman is a sensitive creature, and it is hard for her to take censure or criticism without making a personal matter of it.

From the beginning of time wives have wept when their husbands were cross with them or when their men reproached them for real or imaginary mistakes.

But, since women have gone into business, where they have worked under the supervision and direction of men, they have been compelled to forget their tender feelings. They have schooled themselves in the art of leaving their feelings behind them as they leave their homes in the morning, for a sensitive spirit is a handicap and, it may be, a burden to a woman in the course of her working-day.

It is a rare employer who deliberately offends his worker's sensibilities, particularly if the worker happens to be a woman. What he wants is efficient service, and what he demands is "results." Perhaps he is a very energetic man, in which event he is likely to be impatient. If his orders are not carried out with dispatch, or if the results he has asked for have not been achieved,

he may lose his temper and express himself with a vigor that sometimes is brutal. A poor excuse only feeds the flame of his displeasure and he may seek relief for his sense of irritation in violence of speech. Then, like most persons of his kind, he will forget promptly about the incident while the unhappy woman who has been the object of his displeasure suffers keenly from outraged pride.

Indulging in a gust of temper is a poor way to administer discipline. It is rather a confession of weakness on the part of an executive, who if he expects to govern his subordinates should learn first to govern himself. A sluggish or careless worker often is a real problem, one who shows an inclination to give only about forty or fifty per cent. of her energy to the task in hand. A sharp word to her from an employer may arouse her to a realization of her duty as no kindly and considerate treatment would. The result may be not only increased effort on her part but, at some future time, actual profit to herself.

It is a wise woman who lets bygones be bygones and who forgets an unpleasant incident as quickly as possible. She will not air her sense of injury among other employees, nor will she go about with a sullen face.

It happens occasionally that a new worker will be flattered by her employer, who takes a fancy to her, and that she will be promoted over the heads of older

workers. Immediately, she will find herself the object of jealous resentment, the target of office cliques. In that situation she should take the greatest care to be unobtrusive and to keep herself absolutely free from office politics.

When a woman is promoted with unusual rapidity because her employer has overestimated her ability and training, she is likely to commit a serious error, however she may strive to avoid mistakes. Her employer is all the readier to be irritated if he suspects that he has made an error in judgment which he does not quite know how to rectify. If she realizes fully that she is not able to measure up to the requirements of her position, and if she feels that she cannot overcome the obstacles that confront her speedily, she would better take the matter up with her employer frankly and suggest that he place her in a situation which she can fill to his satisfaction.

" Forgive and forget " is a first-class motto for every woman who works under a superior. Any one of us may yield to impulse and say things that we later regret. Then, kind hearts often belong to those who have quick tempers. A word of reproof, unless it be rudely or harshly uttered, should be taken as a part of the business routine. Many a testy employer will go far out of his way to help an employee when she is ill or in trouble, or needing his sympathy or advice.

Discipline, when it is administered in a right and fair spirit, should arouse a woman worker to put forth her best effort—she should not permit it to discourage her or to make her disgruntled.

Emerson once said pithily that "Good is a good doctor, but Bad is sometimes better." If we travel an easy and undisciplined way for a long time, we are so likely, in our human capacity, to acquire a false sense of security.

IF YOU SHOULD LOSE YOUR JOB

What would you do if you lost your job?

Misfortune may come to any employed woman at some time in her career. It may be through some fault or mistake of her own that she loses an excellent position. It may be by reason of a change in the office personnel, because of a reduction in forces during a wave of economy or a reorganization, or it may happen that she becomes the victim of other circumstances over which she has no control.

But, whatever the cause, it is well for any and every woman employed in industry to give a little thought as to what she would do if the "blue envelope" should be addressed to her. The best way to handle any situation is to be ready for it in advance. If a worker is dismissed, or finds it expedient to leave her position suddenly, and she has only a small money reserve, she will

have to act quickly. If she has done a little thinking and planning ahead in the event of such an emergency, she will not be in a panic of fear and confusion and she will not likely suffer a nervous collapse.

First of all, it is a mistake to go about complaining, whatever may have been the causes which led to a loss of place. No one outside of a woman's family or her circle of intimate friends is going to feel any great degree of distress over her situation. No course could be more misguided than for her to make a general bid for sympathy.

All of us, at one time or another, have heard the woman who has just lost her position talk about how she told her employer a few plain truths concerning himself and his methods of doing business. She protests that she really is indebted to him for having let her go. She had wanted to leave for a long time, but hated to make the step. He always had treated her unjustly, and she expends a lot of energy pitying the woman who may take her place.

It may have been that her former employer was "impossible," as she has said. Also, it may have been that she was dismissed for incompetence or for some habit that was undesirable and that tended to demoralize the force.

Now, if she suspects that the fault has been hers, she does the clever thing when she decides to put away

her vanity and bravely take stock of herself. If she has lost her position through some error of conduct or want of competent effort, she will be eager to avoid repeating her mistake in the next position to which she goes. For, the greater number of places in which she is so unfortunate as to disqualify herself, the more quickly will her reputation follow her and the harder it will be for her to get a job.

When a woman is out of work she should not allow false pride to keep her from admitting that fact, for the more persons know that she is seeking a position, the greater the opportunities that may be opened up to her. Nor should she be reticent about applying for work.

Let her search out every desirable prospect and file her application. And let her not be misled by glowing promises, for dependence upon a bright prospect may cause her to relinquish her search. The most brilliant prospects have been known to fade quickly, and the psychological effect of sudden discouragement is likely to be demoralizing. To one in need of work and a pay envelope nothing is more dangerous than the Micawber spirit of "waiting for something to turn up." And the job-seeker must do her own "turning" by means of a diligent and persistent search.

After a worker has thoroughly analyzed her situation, she may reach the conclusion that she has been a misfit, that she has not found her proper niche. If she

sincerely believes that she has been following the wrong trail, it may be well for her to branch out in a new line of endeavor. In some other occupation she might achieve greater happiness as well as a larger success. Modern business is so complex that no kind of talent goes unwanted. There is a place for every capacity, every manifestation of skill.

Under such condition, the loss of the former place may have been a blessing in disguise, giving the worker an opportunity to enter upon a more congenial task. Sometimes an interval between the loss of one place and entrance upon her duties is a wholesome and beneficial thing.

A woman who had been an expert stenographer for twenty years came to me one day in a painfully nervous condition and after many preliminaries told me that she had been "fired." The first shock of her dismissal had prostrated her, and she had been confined to her bed and had been under the care of a physician. As she was living with her family and had a substantial savings account, I urged her to seek a new environment for a few weeks, to forget her troubles and have a good time. She was in no condition to begin work in a strange office and demonstrate her real ability. She accepted the suggestion, took a month's rest in a near-by watering-place, and upon her return promptly secured an excellent situation which she has filled with credit to herself.

In approaching a prospective employer, an easy, confident bearing will create a favorable impression. Under such circumstances it is fatal either to look or to act frightened. A nervous manner is a serious handicap, and an employer who probably has enough troubles of his own is not likely to be prepossessed in favor of a fidgety young woman, who, fearful lest she may not secure the position she is asking for, is on the point of tears.

Needless to say, before a worker starts out in search of a position she should send the suit or the dress she is wearing to be cleaned and pressed. Her shoes must be well shined and her gloves and veil immaculate. Throughout her search she must present the best possible appearance and she must never let herself slump.

As the hours during which she can claim the attention of business men are limited, she may have considerable leisure time in which to worry about herself. She is fortunate if she has formed the habit of absorbed reading. In the moving-picture theater she may find a good place to forget anxieties, or she may seek relaxation in a game of cards.

Keeping up a good spirit is half the battle. The visibly worried, fretted girl or woman does not stand half the chance of securing a good position that the cheerful one does. Job-hunting is the acid test of self-mastery. It is a gauge of staying power. There are

periods in industry when it is extremely difficult to secure employment even for those who have the best credentials and recommendations. The chief reason for failure in normal times and under normal conditions in most cases is a lack of perseverance, a fainting of the spirit before the demand to carry on in spite of obstacles and discouragements.

CHAPTER IX

TRAINING FOR LEADERSHIP
CAN WOMAN DO MAN'S WORK?
WOMEN AND BIG BUSINESS

CHAPTER IX

TRAINING FOR LEADERSHIP

LEADERSHIP by women no longer startles the world. Countless women are training to fill positions of leadership in business. They are supervisors, department heads in big business houses, and they travel as representatives of organizations or business enterprises. They are able to go into strange cities, to "find themselves" quickly and to "deliver the goods."

Why should not women assume leadership in business? For centuries they have been assuming it in their own homes.

The man who believes firmly that he is the head of his house seldom suspects that his wife is the real "boss." She manages him and everything about the establishment so skilfully that he never guesses that he is pliable human material in her hands. Women have been willing enough that men should hold the title so long as they remained the real moving forces in their homes.

If a woman aspires to leadership in business she must be a good judge of human nature and she must possess some talent for direction and for organization.

She must be able to form quick and accurate judg-

ments of men and women. She must be able to measure their abilities, to know how to place them to the best advantage, and how to get along with them.

Perhaps you have seen a woman preside at a club meeting where the program dragged exasperatingly, where there seemed to be no previously outlined plan of action, and where three hours were spent in doing one hour's work. Now, if the presiding officer had possessed some qualities of leadership, she would have planned the entire program in detail before the hour of the meeting, and she would have marshalled one event after another without a moment's unnecessary loss of time.

Taking a long look ahead is one of the outstanding characteristics of leadership.

While others think only of the present hour, the leader is anticipating, foreseeing, preparing to meet the conditions of tomorrow and to take care of possible emergencies. A woman executive who possesses a faculty for leadership looks ahead, a month, a year, yes, even ten years. She always is formulating plans for getting business in the future. No "sufficient-unto-the-day" philosophy is incorporated in her creed.

You have wondered, perhaps, why that exceptionally bright young woman remains in a small salaried position year after year. Why is she not making progress?

Why is she not occupying an executive position instead of that of a subordinate?

If you knew her better you likely would discover that she is a follower instead of a leader because of some small weakness of character which she might correct, because of some deficiency of education, some personal peculiarity which a little well-directed effort might overcome. It may be that she is too slangy, that her English is faulty, that she has an uncontrolled temper, or a gossiping tongue.

There is many a clever woman who, if she would put to constructive uses the time she spends in visiting about the office, and who, if she were willing to put in some extra hours on her work, might achieve an important position. The most ambitious woman if she lacks the power of concentration will not accomplish much. She will not fit herself to lead others until she strengthens the weak links in the chain of her abilities.

Unless a woman has the courage to face enmity, she should not think of trying for a position of leadership.

Just as soon as a woman worker rises above mediocrity and begins to demonstrate more than ordinary ability, she becomes a target for criticism and attack. One of the oldest human sports known to civilization is that of throwing stones at the heads of those men and women who have lifted themselves above the crowd.

Leaders must be able to ignore envy, hatred, and

malice and to keep to an inflexible purpose. Sensitive women find criticism, especially when it takes the form of attack on their character, very painful. Sometimes they become so discouraged as to quit the race because they cannot stand up under the envious jibes of jealous and less successful coworkers. The goal, they feel, is not worth all they are made to endure along the way.

To some extent, a woman executive may be able to disarm her jealous competitors and rivals by her kindness and consideration to them. She may win their respect by her zeal for work, by her ability as an executive, by her loyalty to the cause she is serving.

Leadership is as natural to some persons as eating and sleeping. They were born to take the initiative, to gather followers as they go. They have force of character. They have a zeal for work, incomprehensible to lesser persons. Above all, they love the game.

Responsibility, which is inseparable from executive office and leadership, is a source of development second to none. Many a woman does not know what she can accomplish until she sets out to achieve what may have appeared to her formerly as an almost impossible thing. Then she finds that a big responsibility calls out all of her reserve forces, that she gains in poise and power and resistance, that there have been latent within her potentialities that she did not suspect. How happy she is when she begins to realize on her talents

for leadership, when she feels that she actually is "registering" in a satisfactory way upon the life of the business world.

Have you ever wondered why so many women who seem to carry the heaviest responsibilities in business, and whose powers continually are taxed to the utmost, remain vigorous and young-looking into advanced age?

It is because of the mental and spiritual tonic they take daily in the form of a realization that they are growing stronger and completer, and that they are developing in themselves from year to year capacities that will serve them when they must encounter greater tasks and larger responsibilities.

Success is a rejuvenator and, more than all other forces perhaps, it keeps old age at bay.

CAN WOMAN DO MAN'S WORK?

Women perform a great deal of important labor that formerly was regarded as man's work exclusively, not only because they are able to do it, but because they must.

Year by year the sphere of woman's domestic labor has contracted, and year by year the sphere of her activity in man's world has expanded. No longer can a sharp line be drawn between man's work and woman's. And as his labors have become more interesting to her and more remunerative, she has become increasingly

eager to claim new offices and activities. Owing to her more recent aggressions, almost nothing stands in the world of industry as it stood twenty-five years ago.

Women made their first entrance into business reluctantly. Only those who had the courage to face the charge of "unwomanliness," or of unsexing themselves, could brave public opinion and blaze the trails that are now well worn by the feet of millions of women in industry and the professions. The opposition could only see a young woman out in the world being jostled by men, competing with them most unbecomingly, fighting for her rights most ungracefully, and having all the lovely bloom rubbed off in the market-place.

Such sentiments have been waning rapidly, especially since the Great War. Even the most enthusiastic supporter of the "woman-in-the-home" theory admits now that something has happened to the home as well as to women; that the home as a center of self-support for women practically has ceased to exist. For, whereas several women could earn their livings in the home two or three generations ago, carrying on its essential and varied activities, it often does not now require the entire time and energy of even one of the sex.

The change from the home to the market-place as a field of occupation for women came with a suddenness for which the world hardly had been prepared. And, with the amazing progress that women have made, the

world with respect to them is still in a state of readjustment, women to their new environments, men to the idea of feminine competition. Needless to say, there can be no such thing as a final and definite adjustment of these problems, for the world is always in a state of flux.

All women who contemplate going into business and all women who already are in business are confronted by two dangers, one physical, the other, spiritual.

The physical danger, that of overstrain or fatigue, becomes less with every passing year. Hours of labor have been shortened to eight or nine in most states in the union. The minimum wage law where it is in operation seeks to insure to women workers something approaching a living wage. The health of women is being safeguarded more and more, not only for the sake of the individual, but for the protection of the human race.

During the Great War, certain enthusiasts were inclined to lose their mental equilibrium and, without considering the physical limitations of woman, to claim all labor for her province regardless of the burden that it laid upon her. Woman's response was no less enthusiastic. In a spirit of patriotic service, she worked in munitions factories, she drove a motor-bus, she acted as a conductor on tramways and street-cars. With the close of the war, and the decline of the war spirit,

this fever for arduous effort began to die out, and, fortunately for our civilization, society began to return to a more normal way of working and thinking.

When the first groups of women in industry realized that they actually were independent of men, great was their sense of exhilaration, and that, in itself, was natural enough. They rejoiced that their sex, at last, had demonstrated the feasibility of woman "going on her own." But, unfortunately a few of the newly emancipated lost their sense of balance, so much so as to become unpleasantly arrogant. In this group, not a few of the women workers took a keen delight in "putting it over on the men," to use the vernacular of the street. Women of this type are better known, however, in the realm of militant politics.

"We always knew that we could excel the men," they would say, "so soon as we had the chance." And so, these women too often have made the mistake of working against men instead of working with them.

This feeling reached its greatest intensity during the World War, when so large a number of women were called to fill executive positions, when the world was startled by the organization of the Russian "Battalion of Death." This unit saw just enough active service to convince the majority of the arrogant sisterhood that women were quite equal to any task they might undertake.

Yet, it is no more feasible for women to claim all labor as their province than for men to claim for themselves certain offices and functions that only women can fulfil. Always there will be certain occupations to which women will not be able to bring the necessary physical strength and endurance, except at a great sacrifice to themselves. No woman was made to tunnel a mountain or to dig coal from underground. No woman was intended by God to be a ditch-digger or a puddler in a steel-mill. A woman may become a successful hotel-manager, an architect, or a statistician, and still not be fitted to be a railroad engineer. She not infrequently excels as a physician or a mathematician, although she likely would get beyond her depth if she tried to become the president of a railroad or of a great university.

That women do excel in many of the arts, sciences, professions, and occupations which formerly seemed to be quite out of their reach, all fair-minded persons will agree. As time goes on we probably shall see woman's work in the world becoming more clearly defined than it is in this era of experimentation and readjustment. With a better understanding of her capabilities and her limitations, she will be the readier to work with men, shoulder to shoulder, not ahead of them, perhaps, and certainly not far behind them—but supplementing men's efforts and coöperating with men in a spirit of good comradeship.

TO WOMEN OF THE BUSINESS WORLD

WOMEN AND BIG BUSINESS

Twenty-five years ago a woman who dared to go into business in a large way, and who actually made a success, was a nine days' wonder. She was the outstanding exception that proved the rule of woman's dependence upon a man's capital, his business organization, and his direction and supervision.

Now, hundreds of women are succeeding in a large way. The speed with which they have met the demands of business and have adapted themselves to conditions wholly unfamiliar to them, is little less than miraculous. Nothing in all the "romance of business" is so romantic as woman's rise to situations of eminence in every line of activity, from manufacturing to banking, from importing to merchandising. Hundreds of women in the United States are paying taxes on large incomes of their own making, and not a few of them by their unaided efforts have become millionaires.

One young woman who could not borrow $500 on the little business she had started, five years later refused one half million dollars for a partnership.

This young woman had inherited a valuable formula from her father, who had been a practicing physician. She conceived the idea of mixing the ingredients prescribed in the formula in large quantities, and in offering for sale an article that is now on nearly every toilet goods counter in the nation. The first batch was

made up in her own kitchen—and how many big businesses have been started by women in that way.

Her first sales letters she wrote in longhand. She secured a number of impecunious women to make a house-to-house canvass for her. Later she made contracts with druggists and department stores. Step by step she promoted the sale of her product until she was able to build a large plant and earn a handsome profit, the reward of ten years' tireless labor and courageous experiment.

The owner of a large fish market in a southern city returned one morning from a business trip and, not feeling well, went directly from the railroad station to his home. Seeing his pallor, his wife gently reprimanded him for not taking better care of his health. He had been working very hard, she reminded him, and he must take a rest.

"What would happen to me if I should lose you?" she exclaimed in her eagerness to impress upon him the advisability of conserving his strength. "You know that without you I would be the most helpless woman in the world."

"Why would you be helpless?" returned her husband. "You could take up the business and run it just as well as I can."

Two hours later the man lay dead.

As soon as his wife had recovered somewhat from

the shock of her loss and from her bereavement, she recalled her husband's expression of confidence in her. Although she had been a sheltered woman and had had no business experience, she resolved that she would make an effort to justify her husband's faith.

So soon as she had mastered the detail and routine of the business, she began to consider ways and means of expanding it. She was operating in a big city, only a small per cent. of whose householders purchased fish at her market. She was not long in reaching the conclusion that the neglect or reluctance of many housewives to buy fish was due to the fact that they did not know fish; that they never had learned to buy it to advantage; that they had only a few recipes for fish dishes, and that they frequently did not know how to prepare it in the most appetizing ways.

She suspected that the demand for fish and sea food might be doubled, even trebled, if tried and true recipes for cooking were offered to all customers. Her first step in preparing to offer a personal woman-to-woman service of this kind was to learn how to cook every kind of fish and sea food to perfection in her own kitchen, and how to serve each dish in the most attractive way. Every spare moment was given to the study of the best cook-books and to making experiments on her own kitchen range. She was not many months in becoming expert, for she had always been an excellent cook. She could tell a prospective customer how many

oysters approximately were in a quart and how many shrimps would be required to serve a given number of cocktails. She knew by heart the lore of sauces and which was served with each particular kind of fish.

Customers flocked to her from all parts of the city, rich and poor, alike, to secure this friendly service. The proprietress never was too busy to tell her customer how to make a delicious chowder or how to prepare an oyster pie.

Early in her career, this woman had struck one of the keynotes of success in business, personal service. Almost any one, she found, can conduct a business in a cut-and-dried, matter-of-fact manner. It takes thought and study and initiative, however, to make a customer feel that she has received something from a business that is individually and distinctly hers.

Many women in the United States are succeeding in a large way in the candy business, owning factories, employing large sales forces, and maintaining branch shops in outlying cities.

One woman who has built up a million-dollar business began with an investment of five cents. Her first little packages were sold to school children. Then she put a few in the corner store. Investing her small profits in more material, she made more candy, and it was not long until she was kept busy meeting the neighborhood demand. Her next effort was to open a tiny shop in an

industrial district. Business girls supplemented their noonday lunches with her candies put up in very small sacks. Her policy has been to open many small shops, each of which does a lively business. She has "arrived," as the saying is.

Many other women successfully operate lingerie or gift shops. Others of the sex are well adapted, it seems, to owning and managing bookstores. A woman often has a peculiar faculty for remembering and knowing just what kinds of books an endless number of customers like.

Who would be better qualified to make baby caps than a woman who loves babies? One woman in our country has made a fortune. Her capital stock when she started consisted of ten nimble fingers, a good supply of original ideas, and a genuine sense of the artistic. The first caps were fashioned with her own fingers. Soon she was employing assistants. A few years, and she had to build a factory. She makes not only the most adorable headgear for babies and little children, but rompers and pinafores and playsuits that would delight any mother's heart.

Building homes for working people has brought handsome returns to one clever and ingenious woman who saw the need for houses of modest construction in her town, where the housing facilities were not keeping pace with the growth of the population and the de-

mands of the "tin bucket brigade." Instead of putting up houses in the matter-of-fact fashion in which such homes are often constructed in industrial districts, she put in a number of little conveniences, without greatly increasing the cost of building, that would appeal to the eye of the woman and promise a lessening of household tasks. The houses were purchased almost faster than she could build them. Almost before she had realized it, she had platted a new addition to the town.

Later she opened up a new residential district. The addition was platted, the sale was advertised for a certain day in spring. As a novel attraction the public was invited on the opening day to partake of tea *al fresco*. A few close friends were asked to act as assisting hostesses, and the sale was turned into a semi-social affair. Who but a woman would think of putting pink tea trimmings on a public sale of lots?

More than one woman in the United States is selling life insurance at the rate of one million dollars a year. Many are in the $100,000 class and not a few are attaining regularly the sale of a quarter of a million annually.

Selling insurance is one business a woman can enter without much training and with no previous experience. Most old line insurance companies give their novices instruction free of charge. A few companies acting in coöperation with universities are furnishing special summer courses to aspirants for the insurance field.

One woman, without previous training or experience, made an almost immediate success in insurance through sheer industry and pluck. Her husband had lost his fortune in an unsuccessful venture. He was confined to a hospital with illness. The doctors' bills were mounting and two children must be provided for. Reading in a Sunday newspaper about one of her own sex who had succeeded, the wife and mother decided to follow in her footsteps. In three years she became one of the best saleswomen in the whole country, and she now has a big business and an impressive bank-account.

An enterprising young woman whose life had been a "house of mirth," and whose chief accomplishments were bridge, golf, and dancing, discovered one day that if she and the members of her family were to continue living near Central Park, New York, she would have to earn money, not wages, nor a mere salary, but big money, and without any unnecessary delay. She was so fortunate as to have a very large acquaintance. She went to work energetically, and it has been her practice to see a good many persons each day. She has sold some big policies, and her premiums have been sufficient to maintain the home near Central Park.

Selling life insurance has this advantage—a woman's income from her labor is limited in amount only by her ability and her willingness to work. No employer can fix wages for her. No board of directors can tell her

how much she is worth. She fixes her own income, be it large or small.

The effort of woman to enter the realm of big business is new; the way is open, the field is large.

So far she has done only a little pioneering. No one dares to predict what her achievements will be within the next half-century.

CHAPTER X

JUST A WORD TO EMPLOYERS

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A GOOD employer makes a good worker. In any event, a good employer makes a better and more efficient worker than does an irritable, unreasonable, or indifferent one.

The man who plays the game fairly and squarely with his private secretary, his clerk, his stenographer, bookkeeper, or other woman worker, and who remembers that she is a human being, not unlike the feminine members of his own household, will secure from her better and more loyal service than the employer who takes little thought of a worker's welfare and happiness, or who is unfair or unjust in his treatment of her.

A common grievance among stenographers is the tendency among employers to postpone the work of dictation unnecessarily, and then dictate enough letters about 4:30 o'clock in the afternoon to keep a woman busy for two or three hours. The day is lengthened out uncomfortably; perhaps she misses her hot home dinner, or is too late to keep an engagement for a party or the play. What more natural than that she should be resentful at having to spend the greater part of the

day in semi-idleness and then to have four or five hours' normal effort compressed into two or three?

A reasonable woman is willing enough to work overtime in an emergency. She may not feel very amiable, however, in being kept a couple of hours after closing-time because her employer has fiddled around half the day on inconsequential matters, or has taken two or three hours at noon for his lunch.

This mood of procrastination, where it is not an established habit, usually seizes a man when he has some unpleasant task in prospect. In anticipation of having to "fire" an employee, having to make some difficult financial arrangement, his mind is upset, so much so that he is indisposed to carry through the program of the day. His stenographer, accordingly, is the victim, and the work that should have been assigned to her when she was fresh and vigorous during the earlier hours of the day is allotted to her when she is tired and fagged.

A harsh word, spoken on little, if any, provocation, often so disturbs the mental and emotional equilibrium of a sensitive woman worker that she cannot produce her normal output during the remainder of the day.

An excellent employer who is nervous and high-strung, and who occasionally loses command of himself for a moment, wastes no time in repairing such damage as his too quick temper may effect.

"Whenever I so far forget myself as to speak harshly or irritably to a woman in my office, I invent an occasion as quickly as possible to pass a few cheerful and good-humored remarks with her, to praise her work, or to speak a word of commendation for her service to me," declares this executive, who achieves the maximum result in the conduct of his work. "I know that if I do not say the word that will restore her poise, a certain mental and physical depression will be reflected in her work."

How many employers suffer actual losses in their business by losing their tempers, and then being too thoughtless or too obstinate to try to restore a worker's good humor and self-esteem!

It is a great mistake for a floor-manager to reprove a saleswoman in the presence of a customer. Whatever he has to say in the way of reproach or discipline, he should reserve for the girl's private ear. Neither should he correct her within the hearing of her coworkers.

Impartiality in the treatment of workers should be the rule in every office, store, and factory. Nothing is more certainly productive of secret resentment and restiveness than an uneven distribution of favors.

Certain employers, taking the course of least resistance, will permit a few women to neglect their work, to take hour after hour for their own devices, without a word of reproof. Sometimes such women will feign illness when they want to slip away for a little pleasure

jaunt, or when they want to stay at home and work on a new dress. When the vacation rule is two weeks on pay, they manage to include an extra week. They are highly versatile in finding excuses for their shortcomings, and not uncommonly they give themselves superior airs and "put it all over" other women workers in store or office who are too conscientious to make time on their employers or to slight the quality of their work.

Many an excellent organization has been fairly disrupted by an employer's thoughtlessly granting every conceivable indulgence to those who give the minimum in fidelity and service while increasing burdens are laid upon the shoulders of those who have manifested a desire and a willingness to do all they have been paid for and a little more beside. Conscientious workers often feel keenly such injustice. In fact, the majority of men and women will work contentedly for a lesser wage in a place where impartial treatment is meted out to all who do their duty, than in a situation where benefits go by personal preference and are distributed carelessly.

When a business is not prospering, its executives may forestall unrest and dissatisfaction if, instead of refusing increases in wages and salaries, they take that matter up with their workers directly before the question has been raised.

An employer may easily make occasion for saying to one of his good workers:

"We have been wanting very much to increase your salary. You have been with us a good while, and you have given us excellent service. We have talked the matter over, but we cannot see our way to increasing wages when we are making a small profit, or no profit at all. We hope that it will not be long before we shall be doing better, both for you and for ourselves."

A few timely remarks of this character will save a worker the pain and humiliation of being refused an increase in wages, and it will spare the employer the embarrassment of having to say, "No."

How often does the employer whose income is from $10,000 to $20,000, and whose wife regularly takes advantage of special sales in dry-goods, millinery, and department stores, think about granting the women in his office an occasional hour in which to buy a $40 dress for $25, or to pick up a couple of pairs of shoes for half price?

If an employer will tell his women workers, granting, of course, that his force is small,—it would be impossible in a large organization,—that if they wish to take advantage of a special sale occasionally, he will give them the necessary time, it will be the rare woman who is disposed to abuse that kindly privilege. Rather will such well-favored women workers feel inclined to repay that service over and over. A special dispensation for Christmas shopping is another thoughtful act.

A sympathetic word or a thoughtful attention in time

of illness, or when a woman worker is passing through some severe personal difficulty, touches her heart and inspires her to the making of a greater effort when she is back to normal again.

The habits of dictation formed when a man was beginning in business, and when he had to content himself with a $10 or $15-a-week stenographer, may remain with him through the years, much to the discomfiture of his $40 or $50-a-week secretary. How often she wishes that he would leave the details of punctuation to her, and how it does get on her nerves when he dictates much as follows:

"In reply to yours of the tenth instant, comma, I beg to say that we are forwarding the contract to you, comma, and that we hope that the terms of it will so meet with your approval that you will sign it and return it to us within the coming week, period."

It is trying to a highly skilled stenographer to have her employer tell her where to place every capital letter and when to start each new paragraph. She wishes that he would treat her less like a novice and more like the efficient, high-priced worker that she is.

Many a private secretary could lighten her employer's labors if he would manifest more confidence in her. She could write a great many of the letters that he dictates to her even to "Dear Sir" and "Yours truly." A clever woman likes to take some responsibility and to be given an opportunity to demonstrate her resource-

fulness. If her employer could get into the way of leaving his less important correspondence to her, she could handle much of his business promptly while he is out of the city and away from his office, with the result that he would find a desk partially cleared upon his return.

Yet, even in this day of widening opportunities for women, and after their repeated demonstrations of good judgment and ability, there are men who cling to the belief that all women are merely grown-up children and that none can work successfully without being directed every step of the way.

No reasonable woman worker expects her employer to refrain from smoking in her presence. Certainly she does not expect him to rise when she enters, nor does she take offense when he fails to remove his hat. There are times and occasions, however, when she wonders if he does not regard her as a stick of furniture in his office, those times, for instance, when he blows smoke into her face or puts his feet on her desk. She wonders why he cannot remember that she is a woman, not unlike his wife, his sister, daughter, or women friends.

Many an employed woman who would not tell a lie to serve her own purposes is expected to prevaricate glibly and cheerfully for her employer's convenience. She must say that he is out of town and will not return until Wednesday, when he is not ten feet distant from

the telephone. She is told to assure an impatient customer that his order has been filled and that it is on the way, when it has not left the store or the factory. Hardest and most embarrassing of all is it for her to make misrepresentations to her employer's wife at his demand.

No man who employs a stenographer has a right to expect her to serve his wife in the same manner unless that has been a part of the agreement, or unless she has much leisure time. To be summoned to his home by his wife to write letters for her to the various members of the family and to friends is an imposition. Likewise, she should not be expected to carry on his wife's club and committee work.

It is a severe trial to a worker's good humor and patience, especially if she be already burdened, when her employer's wife, with a limousine to ride in and servants at her command, rushes into the office one morning and asks the stenographer or secretary to run a dozen errands for her.

Will Miss Smith go to the 3 o'clock train and meet Mr. Jones's relations—she has a game of bridge on for that hour? Couldn't she stop on the way back to the office and match this piece of silk? Will not Miss Smith go over her bank statement for her—she never can get head or tail to it? Miss Smith writes such a beautiful hand—will she not address the invitations to her tea of next week? The parlor-maid is leaving—

isn't that too exasperating? Will not Miss Smith telephone to the employment office for her—she must hurry if she keeps that appointment with the milliner—and see what they have in the way of maids?

If an executive calls in his secretary to do a piece of emergency work for a friend or business associate, he should introduce the friend something in this manner:

"This is Mr. Brown, Miss Smith. He is in haste to finish up a matter. Will you please take a few letters for him?"

This simple introduction smooths the way both for Miss Smith and Mr. Brown.

Every woman longs to look up to her employer, to admire him, even to discover something heroic in his character. He gives no sounder demonstration of ability than when he is able so to direct and to manage the men and women working under him that they feel inspired to render to him the maximum of efficient service and loyalty, and that they are impelled to respect him for his honesty, his fairness, and his sense of justice in dealing with them or any situation that may arise.

The man who can, and who will, create this happy condition in his business is making a handsome contribution to the sum total of happiness in this world.

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